

General Terms and Conditions

1. Unless specified, the Promotion is only applicable to the BOC Go UnionPay Diamond Card, BOC Go UnionPay Platinum Card (the “BOC Go Card”) and BOC Taobao World Mastercard Card (the “BOC Taobao Card”) issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong. BOC Go Card and BOC Taobao Card are collectively referred to as “Eligible Credit Card”.
2. (1) Any offer(s) under this Promotion is provided in the form of A. Point and/or an e-coupon. All A. Point awarded are bonus A. Points and are only applicable for cash deduction and subject to the relevant terms and conditions of A. Point, upon successful redemption, Alipay Payment Services (HK) Limited (the “AlipayHK”) will store the e-coupon (the “Coupon”) in the AlipayHK Mobile Application (the “AlipayHK App”) account of the Eligible Customer (please refers to (2) for the definition of Eligible Customer) automatically.
(2) Unless otherwise specified, during the Promotion Period, each AlipayHK user can only participate in the Promotion once. For the avoidance of doubt, “each AlipayHK user” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account (the “Eligible Customer”). To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user, who can only participate in this Promotion once:
 - Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - The same credit card number being connected to multiple AlipayHK accounts.In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK accounts, mobile phone numbers, mobile devices or credit card numbers, BOC Credit Card (International) Limited (the “Company”) and AlipayHK reserve the right to suspend or terminate the release of any rewards to the relevant account(s) and to take legal action. The list of Eligible Customers shall be determined based on the computer record of the Company and AlipayHK. Please refer to the relevant terms and conditions of AlipayHK for details regarding AlipayHK’s rights and obligations.
3. Here is an explanation on how to use coupons / rewards in the AlipayHK account:
 - Basic Reward: This includes welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, and Limited Payment Method coupons.

- Priority of Basic Rewards: Platform General Coupons shall have first priority of usage and Limited Payment Method Coupons shall have second priority. If the user has more than one of the same kinds of Basic Reward, the Basic Reward with the highest value will be used first. In case the Basic Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Basic Rewards are the same, the Basic Reward with the earliest redemption date will be used first.
 - Priority Reward: This shall have priority of usage over Basic Reward(s). If there is more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Rewards are the same, the Priority Reward with the earliest redemption date will be used first.
 - Using rewards together: One (1) Priority Reward may be used in conjunction with one (1) Basic Reward or up to ten (10) Accumulative Basic Reward(s) in applicable circumstances. If a user has both Basic Reward and Accumulative Basic Rewards, whichever Basic Reward or Accumulative Basic Reward(s) (based on aggregate value up to ten (10) coupons) that has the highest value will be used first. If the value is tied the same, the Accumulative Basic Reward(s) (up to ten (10) coupons) will be used first.
4. The rewards obtained cannot be used in conjunction with other offers, discounts or coupons, and cannot be exchanged for cash, other products, or transferred.
 5. When a refund occurs for an order using the Offers, the maximum refundable amount is the actual payment amount of that order. Please refer to the refund page for the specific refundable amounts. Offers will not be returned.
 6. Upon successful redemption, AlipayHK will store the Coupon in the AlipayHK App account of user automatically. The Coupon will be deducted automatically in applicable circumstances. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
 7. For any enquiries in relation to AlipayHK App and its services or Offers, please call the AlipayHK customer service hotline at 2245 3201.
 8. The Company, AlipayHK and Merchant shall bear no liability if Eligible Customers cannot perform a successful redemption of relevant rewards and/or the relevant reward is lost due to any circumstances.
 9. The Offers cannot be redeemed for cash, exchanged for other products, returned or transferred.
 10. The Eligible Credit Card accounts of the Eligible Customer must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offers

under this Promotion.

11. For payment made via the AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK system at the time of the transaction. The exchange rate conversion tool in the AlipayHK App is for reference only.
12. All information and images are for reference only.
13. Customers are responsible for the data charges of using and/or downloading the AlipayHK App imposed by its service provider.
14. AlipayHK App is a Third-Party mobile application. Use of the AlipayHK App is subject to their respective terms and conditions of AlipayHK App and/or related service.
15. The Company is not the service provider of the AlipayHK and/or the product and services. Any enquiries, opinions, claims, complaints or disputes about AlipayHK App and/or the products or service of AlipayHK should be directed to the respective service providers. The Company and AlipayHK (in its capacity as a platform provider) accept no liability for and shall not be responsible for the products, food and/or services of or any other matters relating to the Third Party and/or the products and/or the providers. For any products, services, transactions or offers related to this promotion (including but not limited to goods or services provided by merchants), the relevant responsibilities (including but not limited to product quality, availability, after-sales service, refunds or dispute resolution) shall be borne solely by the respective merchants, suppliers and/or service providers
16. AlipayHK is not the issuer of the Eligible Credit Card and is not involved in the provision, approval, issuance, or management of any credit card products or related services. All credit card products and services are provided solely by the relevant card issuer, and are subject to its own terms and conditions. AlipayHK shall not be responsible or liable for any matters arising from or in connection with the credit card products and/or services, including but not limited to application approval, card usage, fees, charges, disputes, or customer service issues. For the avoidance of doubt, AlipayHK acts solely as a platform facilitating the Promotion and shall not assume any liability arising from the acts or omissions of the card issuer or any third-party service providers.
17. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour during the use of any Offers, the Company and AlipayHK will forfeit such user's eligibility and the entitlement of Offers forthwith and without notice. The Company and AlipayHK reserve the right to cancel such transaction and to take legal action against the relevant user.

18. The Company, AlipayHK and Merchant will carry out this Promotion in accordance with applicable laws. If the Promotion cannot be carried out smoothly due to a force majeure event, the Company, AlipayHK and Merchant cannot be held liable for any damage, loss or dispute therefrom. A force majeure event is regarded as any government order, damaging cyberattack, electronic system failure or circumstance beyond the control of the Company, AlipayHK and Merchant.
19. The Company, AlipayHK and Merchant reserve the right to change, suspend or terminate this Promotion or its terms and conditions at their sole discretion, and the right of final decision of all the matters and disputes.
20. Eligible merchants on Merchant platform are responsible for the sales of products, after-sale service and all related matters. The Company, AlipayHK and Merchant platform are not involved in the sales process, and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.
21. No persons other than Eligible Customers, the Company and AlipayHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. Customers agree to submit to the jurisdiction of the courts of the Hong Kong Special Administrative Region.
23. These terms and conditions are subject to prevailing regulatory requirements.
24. The Promotion and the associated Offers are governed by these terms and conditions as well as the other terms and conditions of AlipayHK and the Company.
25. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail

Terms & Conditions of “AlipayHK Spending Earns up to 38X A. Point for Designated BOC Credit Cards ” (the “Promotion”)

1. Promotion Period

The Promotion period is from 21 May to 31 August 2026 (both dates inclusive) (the “Promotion Period”) and is divided into three phases (the “Promotional Phase(s)”):

- Promotional Phase 1: 21 May to 30 June 2026

- Promotional Phase 2: 1 - 31 July 2026
- Promotional Phase 3: 1 - 31 August 2026

2. Promotion Details

During the Promotion Period, customers can join below offers via the designated mission page within the AlipayHK App.

Eligible Credit Card Offer:

(3a) Eligible Credit Card - Earn up to 3x A. Point upon Making Transaction

Upon registering for this Offer, the first HK\$10,000 of eligible spending made via AlipayHK App using an Eligible Credit Card will be granted additional 2x A. Point for each Promotional Phase. Total 3x A. Point will be granted, including the basic 1x A. Point. "Eligible spending" means all spending completed via the AlipayHK App, excluding remittance transactions, peer-to-peer transfers, or any transactions not classified as purchase transactions as determined by AlipayHK's system. For each Promotional Phase, 10,000 quotas are available for BOC Go Card and BOC Taobao Card respectively on a first-come-first-served basis. There will not be any prior notice if the quota is full. The quotas are calculated based on the computer record of AlipayHK App.

BOC Go Card Offers

(3b) BOC Go Card - Earn up to 38x A. Point from Cross Border Spending

Upon registering for this Offer, the first HK\$3,000 transaction made via AlipayHK App using BOC Go Card at mainland China merchants of AlipayHK (excluding Meituan and Taobao) will be granted additional 35x A. Point for each Promotional Phase. Together with the 3x A. Point from the 3a offer, a total of 38x A. Point will be granted. For each Promotional Phase, a quota of 10,000 applies on a first-come first-served basis. There will not be any prior notice if the quota is full. The quotas are calculated based on the computer record of AlipayHK App.

(3c) BOC Go Card – Grab HK\$30 Discount Vouchers!

During the Promotion Period, BOC Go Card exclusive discount vouchers (the "BOC Go Card Voucher") will be released at HKT 12:00 noon every Thursday.

The BOC Go Card Voucher is applicable to retail and bill payment transaction made via AlipayHK App using BOC Go Card. To utilize the BOC Go Card Voucher, the relevant transaction must meet the corresponding net payment amount requirement; otherwise the BOC Go Card Voucher cannot be applied to such transaction.

The BOC Go Card Voucher is subject to limited weekly quotas of no less than 1,000, which will be allocated on a first-come first-served basis. No prior notice will be given once the quota for a specific week is fully utilized. All quota calculations shall be based on the computer records of AlipayHK App.

BOC Go Card Voucher	Discount Amount	Net Payment Amount Requirement	Quota
HK\$5 Voucher	HK\$5	HK\$40	6,400
HK\$10 Voucher	HK\$10	HK\$90	6,000
HK\$20 Voucher	HK\$20	HK\$250	3,000
HK\$30 Voucher	HK\$30	HK\$400	1,600

Each BOC Go Card Voucher is valid for 31 days from the date of issuance. Any expired and unused BOC Go Card Voucher shall automatically become invalid and will not be reissued. Each BOC Go Card Voucher can only be used once and is non-convertible to cash, non-transferable and cannot be used in conjunction with other offers. The actual applicability shall be subject to the computer records of AlipayHK App.

BOC Taobao Card Offers

(3d) BOC Taobao Card - Earn up to 38x A. Point from Online Spending

Upon registering for this Offer, the first HK\$3,000 of eligible transaction made via AlipayHK App using BOC Taobao Card at mainland China e-commerce Platforms (including Taobao, Pinduoduo, JD.com, Douyin and 1688 and such other platforms as notified by AlipayHK from time to time) of AlipayHK App will be granted additional 35x A. Point for each Promotional Phase. Together with the 3x A. Point from the 3a offer, a total of 38x A. Point will be granted. For each Promotional Phase, a quota of 10,000 applies on a first-come first-served basis. There will not be any prior notice if the quota is full. The quotas are calculated based on the computer record of AlipayHK App.

Reminder: To borrow or not to borrow? Borrow only if you can repay!