

Terms and Conditions of “Apple Store Online Promotion”:

1. “Apple Store Online Promotion” consists of “Up to HK\$500 Cash Rebate at the Apple Store Online” (“Offer 1”), “HK\$300 Cash Rebate for Statement Installment” (“Offer 2”) (the “Promotion”). The promotion is valid from 8 September to 6 November 2026 (both dates inclusive and based on the transaction date, the “Promotion Period”).
2. Unless otherwise specified, the Program is applicable to transactions which are settled by BOC Visa Credit Cards and BOC Visa Co-branded Credit Cards issued in Hong Kong bearing the logo, but excludes BOC Credit Cards issued in the Mainland or Macau, Private Label Cards, Intown Cards and USD Credit Cards (the “Eligible Credit Card”).
3. The Program only applies to spending at Apple Store Online (www.apple.com/hk/store) and Apple Store App in Hong Kong (the “Eligible Merchant”), and is not applicable to spending at physical Apple Stores.
4. By participating in this Program, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
5. “Eligible Transaction” refers to a transaction of net retail spending with valid sales records at the Online Shop of the Eligible Merchant by using an Eligible Credit Card during the Promotion Period, and posted on our system during the offer fulfilment period (the “Eligible Transaction”).
6. “Eligible Transaction of Offer 1” refers to a transaction of a designated net online spending with valid sales record at the Online Shop of the Merchant by using an Eligible Credit Card during the Promotion Period. All eligible transactions will be counted based on net spending amount, and the net spending amount shall exclude any amount deducted by discount or usage of gift voucher / cash voucher / gift card amount (if applicable). “Eligible Transaction of Offer 2” refers to customers successfully apply for "Statement Installment" Plan by using an Eligible Credit Card during the Promotion Period (the “Eligible Transaction of Offer 2”).
7. To be eligible for Offer 1, customers must successfully register and use an Eligible Credit Card to make Eligible transaction with a total net spending amount at the Eligible Merchants during the Promotion Period, in order to be entitled to the following offer:

Designated net spending amount with Eligible Transaction (HK\$)	Cash Rebate (HK\$)
\$10,000 or above	\$500

8. To be eligible for Offer 2, customers who make an Eligible Transaction and apply for "Statement Installment" Plan of 12 months tenor or above during the promotion period (the “Eligible Installment”) with the single installment amount not less than HK\$10,000 using an Eligible Credit Card are entitled to an additional HK\$300 cash rebate.
9. Offer 2 is not applicable to other installment offer except “Up to HK\$3,200 cash rebate for

statement installment online application". If customer is simultaneously eligible for other installment rewards, the rewards with the higher value shall prevail.

10. This Program has a maximum cap on the cash rebate in the entire Promotion Period.
Each customer (based on the number of identification proof documents) can earn HK\$500 cash rebate once for Offer 1. Each customer can only earn the additional HK\$300 cash rebate through the Eligible Installment once for Offer 2. Each customer can earn a maximum of HK\$800 cash rebate during entire Promotion Period.
11. Customers must register in this Program to enjoy the reward. The registration period of this Program runs from now to 23:59 on 6 November 2026, customers who spend with an Eligible Credit Card must submit details correctly and successfully register once via the BoC Pay+ Mobile Application, BOCHK Mobile Application, or BOCHK Website (www.bochk.com/s/a/apple2026en) during the Entire Promotion Period (the "Registration"). A Registration reference number will be issued upon successful registration to participate in the Program. There is a quota limit on the Program which is only available to the first 14,000 successfully registered customers during the registration period. The Registration record and quotas are calculated based on the computer record of BOC Credit Card (International) Limited (the "Company"), available while quotas last.
12. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The Registration record issued upon successful Registration is only for reference and cannot be taken as confirmation of eligibility. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company. If the information from the customers differs from those of the Company records, the latter shall be final and conclusive.
13. Eligible Transactions must be completed during the Promotion Period (based on the transaction date) and posted on or before 13 November 2026 to be eligible for the cash rebate.
14. Eligible Merchants and Eligible Transactions shall be classified according to the merchant codes or transaction types as defined by VISA Worldwide Pte. Limited or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The classification of Eligible Merchants, Eligible Transactions, merchant codes or transaction types are also determined at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the cash rebate before customers conduct the transactions.
15. Ineligible transactions include but are not limited to transactions made with AlipayHK, WeChat Pay HK, Alipay, WeChat Pay, UnionPay, BoC Pay+ (if applicable), and other designated payment means/e-Wallets as decided by the "Company".
16. Unless otherwise specified, the cash rebate can neither be exchanged for cash or other

gifts, refunded or transferred, and is not saleable. The cash rebate is only applicable to spending after crediting of the relevant cash rebate, and cannot be used to exchange for cash, or to offset any cash advance, financial charge or outstanding balance incurred before the cash rebate was awarded.

17. A cardholder who holds more than one Eligible Credit Card is required to register once only with any one of the Eligible Credit Cards during the entire registration period. Registration and Eligible Transactions made with a supplementary card will be combined with those of the main card to be calculated towards the Cash Rebate. All Eligible Credit Card accounts under the same number of identification proof document will be automatically combined for the calculation of the entitled Cash Rebate. Cash Rebate will be automatically credited to the first successfully registered main credit card account. If a customer registered more than once, the Cash Rebate will be posted to the first successful registered credit card account. No Cash Rebate will be awarded to a customer who has not registered during the registration period or has entered incorrect information. Cash Rebate will not be awarded for transactions made with an ineligible credit card or for registration using an ineligible credit card.
18. Cash rebate will be credited to the first successfully registered eligible main card account of the Eligible Customer on or before 28 February 2027, and will be displayed on the monthly statement for February or March 2027 upon verification of the transaction record. The additional HK\$300 cash rebate through the Eligible Installment will be credited to the first successfully registered eligible main card account of the Eligible Customer on or before 31 March 2027, and will be displayed on the monthly statement for March or April 2027.
19. Eligible customers must check their monthly statements. Bank of China (Hong Kong) Limited ("BOCHK") and the Company will not be responsible for notification. Eligible customers must retain all original documents related to the transactions for reference. In case of dispute, BOCHK and/or the Company reserves the right to request a customer to provide the related original payment sales slip(s) and/or further documentation or evidence for verification. All transaction slip(s) and/or further documentation submitted will not be returned.
20. An Eligible Customer whose Eligible Credit Card accounts are valid and in good standing during the entire Promotion Period and at the time the cash rebate is being awarded will be eligible for the Program. In the event of violation of the Card User Agreement, termination of the relevant account(s), outstanding balance to repay, the card account being in default or forfeiture of the cash rebate during the Promotion or at the time the cash rebate is being awarded, the cash rebate will be cancelled automatically.
21. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Program. Only duly

posted transactions with valid sales slips/records are eligible for this Program. Should a transaction be cancelled after the cash rebate has been awarded, or should there be any illegal or fraudulent act committed by a customer, BOCHK and/or the Company shall cancel the eligibility of the customer for the cash rebate, and shall debit the awarded cash rebate from the customer's credit card account without prior notice. BOCHK and/or the Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.

22. BOCHK and/or the Company are not the service providers of the Eligible Merchant's products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Eligible Merchant should be directed to the respective Eligible Merchant. BOCHK and/or the Card Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the Eligible Merchant. The Eligible Merchant and/ or the provider(s) of the products and services are solely responsible for all obligations and liabilities.
23. All images and information are for reference only.
24. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
25. Mobile Payment Applications are the third parties' Mobile Applications. Third parties' Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the third parties' Mobile Payment Applications. If customers have any enquiries or complaint about the third parties' Mobile Payment Applications, they can directly contact the service providers. The Company gives no guarantee on the third parties' Mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
26. BOCHK and/or The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK and/or The Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Nor shall BOCHK and/or the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
27. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in the US and

other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay.

28. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
29. By using the BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as may be amended by BOCHK from time to time.
30. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
31. No person other than the customer, BOCHK and/or the Company and the Merchant 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.
32. BOCHK and/or the Company reserve the right to change, suspend or terminate the Program or to amend its terms and conditions at their sole discretion. All matters and disputes are subject to the final decision of BOCHK and/or the Company.
33. 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 and Conditions Summary of “BOC Visa Credit Card Amazing Local Rewards”:

1. The promotion period of “BOC Visa Credit Card Amazing Local Rewards” is from now until 31 December 2026. This Promotion is only applicable to BOC Visa Credit Cards that are successfully registered during the registration period. Limited quotas, registration period and other Terms & Conditions apply, please refer to www.bochk.com/s/a/ms_2h26ve.

Terms and Conditions Summary of “New Installment Customers’ Rewards: Up to 100% Handling Fee Rebate for Statement Installment applications”:

1. New Installment Customers successfully apply for "Statement Installment" Plan or "Online Bill Payment Installment" Plan, with a loan amount of HK\$10,000 or above and tenor of 6 months or above during the Promotion Period can enjoy up to 100% personalized monthly handling fee rebate. Each main cardholder (counted by the Identification Document Number) can only enjoy a maximum Handling Fee rebate of HK\$2,000 during the Promotion Period. Terms & Conditions apply, please refer to www.bochk.com/s/a/si_e for details.

Terms and Conditions Summary of “BOC Bliss Card: Online spending up to 10X Gift Points”:

1. The promotion period of “BOC Bliss Card: Online spending up to 10X Gift Points” is from now until 31 December 2026. This Promotion is only applicable to BOC Bliss Card Cardholders and other Terms & Conditions apply, please refer to www.bochk.com/s/a/bliss_e for details.

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

SVF License Number SVFB072