

Terms and Conditions: Wing On Travel Year Round Offer

1. Book a flight (excluding multi-city/OpenJaw flights) on Wing On Travel's website or mobile app, the departure city must be Hong Kong. A discount of HK\$50 applies to orders over HK\$1,500 (pre-tax) (promotion code: DT184)
2. Book a prepaid hotel on Wing On Travel's website or mobile app. A discount of HK\$50 applies to orders over HK\$1,000; and a discount of HK\$100 applies to orders over HK\$2,000 (promotion code: DH875)
3. Book a free-and-easy package on Wing On Travel's website or mobile app. A discount of HK\$130 applies to orders over HK\$3,000 (pre-tax).(promotion code: DP471)
4. The promotion period is from January 1 to December 31, 2026 (00:00 to 23:59).
5. The promo code is only available to Wing On Travel members. Please log in to your membership account before placing an order and enter the promo code before payment to enjoy the instant discount offers.
6. The promotion is valid only for payments made using BOC Credit Card / BoC Pay+ payment.
7. Each member can use the promo code only once.
8. The promo code cannot be used in conjunction with other offers or discounts (except eMoney).
9. The offer cannot be exchanged for cash, applied to any completed, submitted, or successfully booked orders, and cannot be transferred to other member accounts.
10. If the order is canceled for any reason, the promo code will not be reissued.
11. There are no restrictions on the travel date for the products.
12. The images, prices, and information are for reference only. Prices may change, please refer to the final booking page for the actual price.
13. The specified order amount excludes taxes, additional fees, insurance, port fees, shipping fees, original product discounts, and other costs.

Terms and Conditions: Trip.com App Flight and Hotel booking offer

Please refer to Trip.com website:

https://hk.trip.com/sale/w/15920/bocpay.html?locale=en_hk&allianceid=5798010&sid=153391267

Generic Terms and Conditions:

1. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. The offer will be cancelled or refunded in all ineligible transactions. Bank of China (Hong Kong) Limited ("BOCHK") and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Pay+ Wallet and/or Credit Card with the amount equivalent to the value of the Offer without prior notice to the customer.
2. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.
3. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website.
4. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Help > Terms & Conditions>Terms and Conditions for BoC Pay+.
5. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
6. iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
7. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the Merchant or staff of BOCHK and / or the Card Company for details.
8. No person other than the cardholders, BOCHK and / or the Card Company 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.
9. BOCHK and / or the Card Company and / or UnionPay International are not the suppliers of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. BOCHK and / or the Card Company and / or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.
10. BOCHK and / or the Card Company and / or UnionPay International and / or the

Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.

11. In case of any disputes, the decision of BOCHK and / or the Card Company and / or UnionPay International and / or the Merchant shall be final and binding on all parties concerned.
12. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072