

BoC Pay March - April 2024 Bill Payment Promotion Terms and Conditions:

1. BoC Pay March - April 2024 Bill Payment Promotion (the “Promotion”) runs from 29 March to 30 April 2024, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to BoC Pay customers who hold a Smart Account and/or Payment Account.
3. A customer (based on Identification Document Number) who settles Government bills as stated below with BoC Pay through FPS during the Promotion Period (the “Eligible Customer”), is entitled to earn extra 1 BoC Pay Gift Point for every HK\$1 spent (the “Points Reward”).
 - i. Rating and Valuation Department of the Hong Kong Special Administrative Region (“Rates and Government Rent”), and;
 - ii. Inland Revenue Department of the Hong Kong Special Administrative Region (“Tax”).
4. Each Eligible Customer is eligible to receive a maximum of extra 5,000 Gift Points during the Promotion Period.
5. Each Eligible Customer is eligible to receive the Points Reward once.
6. The Promotion is available at a quota capped at 15,000 on a first-come-first-served basis while quota lasts.
7. The Points Reward will be credited to the Eligible Customer’s Smart Account within 1 month after the Promotion Period. If he or she does not hold a Smart Account, the Points Reward will be credited to his or her Payment Account.
8. An Eligible Customer whose BoC Pay account and relevant Smart Account and/or Payment Account are valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the Points Reward has been awarded will be eligible for the Promotion and the Points Reward. In the event of termination of BoC Pay account and relevant Smart Account and/or Payment Account, or forfeiture of the Points Reward during the Promotion and up to the time the Points Reward has been awarded, the Points Reward will be cancelled automatically forthwith.
9. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”) reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
10. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
11. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use “BoC Pay” as the keyword to search. 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.

12. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
13. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
14. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
15. No person other than the customer and BOCHK and/or the 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.
16. BOCHK and/or the Card Company are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
17. In case of any dispute, the decision of BOCHK and/or the Card Company and/or the Designated Merchants shall be final.
18. 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!

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