

BoC Pay CLP Bill Payment Reward Terms and Conditions:

1. BoC Pay CLP Bill Payment Reward (the “Promotion”) runs from 1 June to 31 August 2024, both dates inclusive (the “Promotion Period”).
2. The Promotion is only applicable to BoC Pay customers who hold a Smart Account and/or Payment Account.
3. A customer (based on Identification Document Number) who settles CLP Power bills by scanning FPS code via BoC Pay during each phase of the Promotion Period, and that bill payment transaction is HK\$100 or above (the “Eligible Customer”), is entitled to receive 4 pieces of HK\$5 BoC Pay Coupon (the “Reward”).
 - i. Phase 1: 1 to 30 June 2024, both dates inclusive
 - ii. Phase 2: 1 to 31 July 2024, both dates inclusive
 - iii. Phase 3: 1 to 31 August 2024, both dates inclusive
4. Each Eligible Customer is eligible to receive a maximum of 1 Reward for each phase and 3 Rewards throughout the Promotion Period.
5. The Reward is available at a quota capped at 10,000 for each phase on a first-come-first-served basis while quota lasts.
6. The Reward will be issued to “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Customers within 1 month after each phase ends.
7. 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 Reward is issued will be eligible for the Promotion and the Reward. In the event of termination of BoC Pay account and relevant Smart Account and/or Payment Account, or forfeiture of the Reward during the Promotion and up to the time the Reward has been awarded, the Reward will be cancelled automatically forthwith.
8. The Coupons are only applicable at the Hong Kong physical outlets of TamJai Yunnan Mixian and TamJai SamGor (collectively the “Designated Merchants”).
9. The Eligible Customer can get a HK\$5 discount upon single net spending of HK\$30 or above at the Designated Merchants, by scanning the QR code on the Coupon.
10. The Eligible Customer must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction. The validity periods of the Reward of each phase are as follows:
 - i. Phase 1: from the issue date to 31 August 2024
 - ii. Phase 2: from the issue date to 30 September 2024
 - iii. Phase 3: from the issue date to 31 October 2024
11. The offers are based on net single spending and not eligible for any split transactions. The

discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.

12. The Eligible Customer must state the intention to pay with BoC Pay and click to use the Coupon before payment.
13. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
14. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
15. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
16. 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.
17. The Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
18. 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.
19. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
20. 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.
21. 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.
22. 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.
23. 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.

24. In case of any dispute, the decision of BOCHK and/or the Card Company and/or the Designated Merchants shall be final.
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.

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

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