


BoC Pay Cross-Border 5XPoints Rebate promotion (the “Promotion”) Terms and Conditions:

1. The Promotion is valid from 1 February 2024 to 7 April 2024, both dates inclusive (the "Promotion Period").
2. The promotion is applicable to QR Code payments made with the BoC Pay mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo  and/or Smart Account and/or Payment Account (the “Eligible Customers”).
3. During the Promotion period, an Eligible Customer can enjoy 5X Points Rebate to settle eligible transaction via BoC Pay at physical retail merchant stores in Mainland and/or Macau (the “Eligible Transaction”). Eligible transaction refers to a transaction via UnionPay network during the Promotion Period.
4. The points rebate is calculated based on the spending amount of eligible customers during the promotion period. Eligible Transaction does not include online merchants. The rebate will be credited the customers’ Eligible Smart Account on or before 30 June 2024. If the Eligible Customer does not hold an Eligible Smart Account, the Points Reward will be credited to his or her Eligible Payment Account. If the Eligible holds neither an Eligible Smart Account nor Eligible Payment Account, the Points Reward will be credit to his or her Eligible BOC UnionPay Credit Card.
5. All Eligible Transactions will be counted based on the transaction date, must be completed during the Promotion Period. The total awarded points rebate shall be rounded to the nearest dollar. The rebate cap of 100,000points during the entire promotion period. For Eligible Retail Spending at Physical Store via BoC Pay in Renminbi (RMB) and/ or MOP, every RMB/MOP 1 spent will be calculated as HK\$1.
6. Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the cash rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the Offer.
7. An Eligible Customer whose eligible credit card account and/or BoC Pay account are valid and in good standing, and whose BoC Pay account is bound with an eligible credit card during the entire Promotion Period and at the time the cash rebate is being awarded, will be eligible for the Promotion. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of a credit card account, overdue payment or bad record, 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 forthwith.
8. 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 Credit Card with the amount equivalent to the value of the Offer without prior notice to the customer.

9. The cash rebate promotion is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive.

BoC Pay X Wing On Travel Online platform Monthly Reward” Terms and Conditions:

1. “BoC Pay X Wing On Travel Online platform Monthly Rewards” (the "Promotion") runs from 12 January to 30 April 2024, both dates inclusive (the "Promotion Period").
2. i) Offer 1: Customers can enjoy an discount of Mainland China and Macau Ferry Products - HK\$50 off upon single transaction of HK\$300 (the “offer”) by enter promo code “BOCPF50” at Wing On Travel Online platform.
ii) Offer 2: Customers can enjoy an discount of Mainland China and Macau Package Product - 15% off with max cap of HK\$150 in single transaction(no minimum spending) (the “offer”) by enter promo code “BOCPP150” at Wing On Travel Online platform.
iii) Offer 3: Customers can enjoy an discount of Mainland China High Speed Rail Products - HK\$30 off upon single transaction of HK\$300 (the “offer”) by enter promo code “BOCPJ163” at Wing On Travel Online platform.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account (the “BoC Pay”).
5. Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
6. Offer are available in a quota cap of 3,000 on a first-come-first-served basis while quota lasts.
7. Offers are based on net single spending and not eligible for any split transactions.
8. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.

“Promotion for Hong Kong Vehicles Inspection by CTSHK” Terms and Conditions:

1. The Promotion is valid from 15 November 2023 to 30 June 2024, both dates inclusive (the "Promotion Period").
2. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual

Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account.

3. During the promotion period, make appointment of “Northbound Travel for Hong Kong Vehicles Inspection” Services on the designated website <http://gcbs.ctsmep.com> provided by China Travel Service (Hong Kong) Limited (refers to “CTSHK”) after receiving notification from the Mainland authorities, to arrange a vehicles inspection service (original price HK\$400) and electronic Port Customs Clearance Card installation (original price HK\$400) or other newly launched services. Get HK\$20 instant discount upon single transaction of HK\$800 or more on-site.
4. Each customer can only enjoy the offer maximum once during the entire promotion period.
5. Quota applies on a first-come-first-served basis while quota lasts.
6. The Offer cannot be used in conjunction with other promotions.
7. Instant discount amount is non-transferable and cannot be exchanged with cash or other products/ services. Offer is based on net single spending.
8. The Offer is applicable to 2 Northbound Travel for Hong Kong Vehicles Inspection Centers held by CTSHK:
9. Tin Shui Wai Service Center – Near No. 59, Yung Yuen Road, Ha Mei San Tsuen, Ping Shan, Yuen Long; San Tin Service Center – No. 105, Mai Po Lung Tsuen, Yuen Long (under construction as of Aug 2023)

“New Yaohan Rewards Offer” Terms and Conditions:

1. “New Yaohan Rewards Offer” promotion offers (the "Promotion") runs from 1 February to 29 February 2024, both dates inclusive (the "Promotion Period").
2. The promotion is applicable to QR Code payments made with the BoC Pay mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account (the “Eligible Customers”).
3. New Yaohan VIP members can enjoy the following privileges at New Yaohan, NY8 New Yaohan, Kid’ s Cavern (NOVA mall store) and New Yaohan Beauty (refers to “Participating Outlets”) upon specified amount of spending:

New Yaohan			
Offer	Location	Spending(MOP)	Receive New Yaohan Cash Coupon (s) (MOP)
1	Food Arcade (8/F)	150	10
2	Supermarket (7/F)	500	40

3	Department Store	1,500	50
4	(excluding Supermarket & Food Arcade)	20,000 ^	680
Redemption Counter: 4/F Gift Redemption Counter			

NY8		
Offer	Spending(MOP)	Receive New Yaohan Cash Coupon (s) (MOP)
1	1,500	50
2	20,000 ^	680
Redemption Counter: VIP Concierge		

Kid's Cavern New Yaohan Beauty		
Offer	Spending(MOP)	Receive New Yaohan Cash Coupon (s) (MOP)
1	1,500	50
Redemption Counter: At specific store cashiers		

4. ^Maximum 3 accumulated transactions will be accepted. The same payment method
5. New Yaohan Beauty Redemption time: 12:00 to 21:00
6. The above rewards are not applicable to Apple products; New Yaohan VIP members can redeem any rewards up to a total of 5 times at Participating Outlets during Promotion Period; Offers are available on a first-come-first-served basis while stock lasts.
7. Customer must visit the designated redemption counter in person during business hours (i.e. the 4/F Credit Card Gift Redemption Counter of New Yaohan, the VIP Concierge in NY8 New Yaohan, Kid's Cavern (NOVA mall store) and New Yaohan Beauty at specific store cashiers).
8. This Promotion will only accept original copies of sales slips and valid merchant sales invoices issued to Cardholders by participating merchants of New Yaohan. The original copy of the sales slip should indicate the UnionPay Card number or the virtual UnionPay Card number shown on the phone, merchant name, transaction date, transaction amount, valid authorization code and signature of Cardholders (if applicable) clearly.
9. Split transactions will not be accepted. Each merchant sales invoice and sales slip can be used for redemption once only.
10. Cash Coupon and gifts carry no cash value and cannot be exchanged for cash or other offers.
11. For more information of the promotion, please visit www.unionpayintl.com/hk and

“Instant Discount at Sanmiu Supermarket” Terms and Conditions:

1. The Promotion is valid from 1 February 2024 to 31 March 2024, both dates inclusive (the "Promotion Period").
2. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account.
3. Promotion will divided into 2 offers, the offers are applicable to all outlets of Sanmiu Supermarket in Macau.
 - i) Offer 1: Enjoy MOP20 discount upon net spending of MOP250
 - ii) Offer 2: enjoy MOP28 discount upon net spending of MOP350
4. The Offers are not applicable to any delivery charge, bill payment, purchase of cigarette, infant milk powder, Sanmiu Supermarket cash voucher/ gift certificate, mobile pre-paid SIM card/phone card/recharge voucher/Wi-Fi Card transaction, value-added or any reloads services.
5. Each qualifying UnionPay Card is able to enjoy the offer once per day (from 00:00am to 11:59:59pm) while the instant discount amount will be deducted upon payment.
6. Instant discount amount is non-transferable and cannot be exchanged with cash or other products / services. Offer is based on net single spending. Split transactions will not be accepted.
7. Transactions do not include the canceled, refunded, forged and unsettled transactions. Cardholders should return the related Instant Discount Offer for goods return or refund.
8. Quota applies for the Offer and on a first-come-first-served basis while quota lasts. The Promotion Period may be end earlier subject to the availability of the quota.

“W Macau – Studio City 20% Promotion offers” Terms and Conditions:

1. “W Macau – Studio City 20% Promotion offers” runs from 2 January to 30 June 2024, both dates inclusive.
2. The promotion is applicable to QR Code payments made with the BoC Pay mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account (the “Eligible Customers”).
3. During the promotion period, customer can enjoy 20%off at Hawker-Hawker and/ or BLIND TIGER.
4. No extra charge for coffee, tea, soft drinks and non-alcohol drinks.
5. Offers not including 10% service fee.
6. Promotion must be booked in advance by calling 8865 1366 or emailing

w.mfmwh.bf.reservations@whotels.com. Reservation should be made at least 2 days in advance at Hawker-Hawker.

7. The offer is not applicable on public holidays and hotel designated days.

“Lisboeta Macau promotion offers” Terms and Conditions:


1. “Lisboeta Macau promotion offers” runs from 22 January to 31 December 2024, both dates inclusive.
2. The promotion is applicable to QR Code payments made with the BoC Pay mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account (the “Eligible Customers”).
3. During the promotion period, customer can enjoy 22% off at Lisboeta Macau- Stanley’s Café/ Signature Noodles/ Angela’s Café and Lounge. (Dine-in only, no takeaway is allowed.)
4. The promotion cannot be used in conjunction with any other promotional offer or discount.
5. The promotion is not applicable to promotional set meals, discounted dishes, live seafood or alcoholic beverages.
6. Macau Theme Park and Resort II Limited reserves the right to amend Terms and Conditions without prior notice.
7. In case of any dispute, the decision of Macau Theme Park and Resort II Limited shall be final.

“Macau Privileges and Offers” Terms and Conditions:

1. Unless otherwise specified, offers are applicable to dine-in only. All prices are subject to a 10% service charge (based on original price) plus charges for tea and condiments. Advance reservation may be required for designated merchants.
2. Unless otherwise specified, offers are not applicable on chef promotions, special menus, catering services, room services, wine dinners, banquets, wedding, conference, private party and VIP room, special promotion events and other food and beverage in the restaurants (i.e. tobacco, cigarettes, etc.)
3. Offers may not be applicable during public holidays and festive seasons (Eve and Festive Day) such as Chinese New Year, Valentine’s Day, Easter Holidays, Mother’s Day, Father’s Day, Mid-Autumn, National Day, Winter Solstice, Christmas Eve, Christmas Day, New Year’s Eve and New Year’s Day or firework display nights or other blackout dates as may be designated from time to time by the merchants. Please contact the respective merchant for details.

“Sam’s Club in Mainland China Promotion” Terms and Conditions:

1. “Sam’s Club in Mainland China Promotion” (the “Promotion”) runs from 1 February to 30 June 2024, both dates inclusive (the “Promotion Period”).


2. The Promotion is applicable to customers who hold a BOC UnionPay Credit Card issued in Hong Kong bearing the BOC logo  and/or Smart Account and/or Payment Account bound to BoC Pay.
3. i) Offer 1: On Fridays, Saturdays, Sundays and Public Holidays during the Promotion Period, enjoy HK\$60 cash rebate upon single net spending of HK\$500 – HK\$999.9 (the “Eligible Transaction”)
ii) Offer 2: On Fridays, Saturdays, Sundays and Public Holidays during the Promotion Period, enjoy HK\$120 cash rebate upon single net spending of HK\$1,000 or above (the “Eligible Transaction”)
4. Any fraudulent, unauthorised, unposted, without sales slips/electronic payment slips, cancelled or refunded transactions will not be deemed as Eligible Transactions, and will not qualify for the Program.
5. All net spending is counted by the posted amount of the transaction. Not applicable to online transactions from Sam’s Club
6. To avoid any confusion, the Designated Spending Reward Period includes 2 – 4 February, 10 – 13 February, 16 – 18 February, 23 – 25 February, 1 – 3 March, 8 – 10 March, 15 – 17 March, 22 – 24 March, 29 March – 1 April, 4 – 7 April, 12 – 14 April, 19 – 21 April, 26 – 28 April, 1 May, 3 – 5 May, 10 – 12 May, 15 May, 17 – 19 May, 24 – 26 May, 31 May – 2 June, 7 – 10 June, 14 – 16 June, 21 – 23 June, 28 – 30 June of 2024.
7. Eligible transactions must be completed during Designated Spending Reward Period (based on the transaction date) and posted on or before 10 July 2024 to be eligible for the cash rebate. Customers need to keep transaction records for checking.
8. Only the actual transaction amount in Hong Kong currency will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon). For customer spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
9. This Program has a maximum cap on the cash rebate in each month and in the entire Promotion Period. Each customer with eligible transaction(s) and successful registration (based on the number of identification proof documents) (the “Eligible Customer”) can earn a maximum of HK\$120 cash rebate each month and a maximum of HK\$600 cash rebate during the entire Promotion Period. The relevant amount of the cash rebate of the customer (includes all eligible credit card accounts under the same cardholder) shall be calculated based on all Eligible Transactions during the Promotion Period.

“RMB20 discount offer at designated Guangzhou merchants” Terms and Conditions:

1. “RMB20 discount offer at designated Guangzhou merchants” (the "Promotion") runs from 1 February to 30 June 2024, both dates inclusive (the "Promotion Period").

2. Customers can enjoy an discount of RMB20 upon single transaction of RMB50 (the “offer”) at designated Guangzhou merchants. Please refer designated merchants as below:

連鎖商戶/商圖名稱	適用城市
真功夫	東莞、佛山、廣州、惠州、江門、揭陽、梅州、清遠、汕頭、汕尾、
錢大媽	佛山、廣州、江門、清遠、雲浮、肇慶、中山、珠海
美心西餅	佛山、廣州、中山
Paperstone	廣州
利口福	廣州
麵包新	廣州
雪貝爾	廣州


3. Each customer can only enjoy the offer maximum twice during the each month and maximum once during each day.
4. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo  (the “BoC Pay”).
5. Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
6. Offer are available in a quota on a first-come-first-served basis while quota lasts.
7. Offers are based on net single spending and not eligible for any split transactions.
8. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.

“RMB50 discount offer at designated Guangzhou merchants promotion offer” Terms and Conditions:

1. “RMB50 discount offer at designated Guangzhou merchants promotion offer” (the "Promotion") runs from 1 February to 30 June 2024, both dates inclusive (the "Promotion Period").
2. Customers can enjoy an discount of RMB50 upon single net spending of RMB200 (the “offer”) at designated Guangzhou merchants. Please refer designated merchants as below:

連鎖商戶/商圖名稱	適用城市
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萬寧	東莞、佛山、廣州、河源、惠州、 江門、茂名、梅州、清遠、陽江、 湛江、中山
熱風	東莞、佛山、廣州、河源、惠州、 江門、茂名、梅州、汕頭、陽江、 湛江、肇慶、中山、珠海
阿強家酸菜魚	佛山、廣州
SushiHanzoPro 鮨·半藏	廣州
SushiHanzo 半藏	廣州
常來大牌檔	廣州
常來小聚	廣州
點滿籠	廣州
港麗餐廳	廣州
海門魚仔店·潮汕味	廣州
揀·西廚	廣州
蕉葉	廣州
聚蕉 ASIA TABLE	廣州
石板街港澳冰室	廣州
泰靚	廣州
泰神	廣州
陶陶居	廣州
萬歲壽司	廣州
武林廚神	廣州
星馬殿	廣州
悠樂餐廳	廣州
啫神	廣州
滋粥樓小館	廣州

- Each customer can only enjoy the offer maximum once during the entire promotion period.
- The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo  (the “BoC Pay”).
- Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
- Offer are available in a quota cap of 3,000 on a first-come-first-served basis while quota lasts.
- Offers are based on net single spending and not eligible for any split transactions.
- The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash

coupons, discounts and gift certificates, unless otherwise stated.

“BoC Pay X China Travel Service Promotion offer” Terms and Conditions:

1. The Promotion is valid from 23 February 2024 to 30 April 2024, both dates inclusive (the "Promotion Period").
2. During the promotion period, customer can enjoy HK\$30 instant discount offer by scanning promotion QRcode at China Travel Service physical store and pay with BoC Pay to join designated Shenzhen Sam Tour Group (Tour Number: GCCGA/GCDGD).
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account.
5. Customers must collect coupon successfully and must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
6. Quota applies on a first-come-first-served basis while quota lasts.
7. The Offer cannot be used in conjunction with other promotions.
8. Instant discount amount is non-transferable and cannot be exchanged with cash or other products/ services. Offer is based on net single spending.
9. Hong Kong China Travel Service has the right to cancel the tour group before departure due to insufficient number of people or other uncontrollable factors. Hong Kong China Travel Service will cancel all paid fees. BOCHK and / or the Card Company and / or Hong Kong China Travel Service shall not be responsible for any cancellation of tour groups or additional compensation.

“RMB100 Instant Discount at Designated Sam’ s Club” Promotion Offers Terms and Conditions:

1. The Promotion is valid from 23 February 2024 to 30 April 2024, both dates inclusive (the "Promotion Period").
2. Customer can enjoy RMB100 instant discount offer upon net spending of RMB1000 at designated Sam’ s Club (the "Offer").

Offer can be enjoy at below designated Sam’ s Club:

Shenzhen Qianhai Sam’ s Club	Shenzhen Futian Sam’ s Club	Shenzhen Longgang Sam’ s Club
Shenzhen Longhua Sam’ s Club	Zhuhai Xiangzhou Sam's Club	

3. Each eligible customer is entitled to enjoy the Offer once per day and up to 10 times during the Promotion Period.
4. The Offer is not applicable to self-service checkouts.

5. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account.
6. Customer must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
7. Quota applies on a first-come-first-served basis while quota lasts.
8. For offer quota and offer details please refer to UnionPay APP.
9. Instant discount amount is non-transferable and cannot be exchanged with cash or other products/ services. Offer is based on net single spending.
10. The single transaction does not include delivery charges, bill payments, purchases of cash vouchers/gift certificates, phone card/SIM card or any value-added services.
11. The instant discounted amount is non-transferable and cannot be exchanged with cash or other products. The Offer is calculated based on single net spending. Split transactions will not be accepted.
12. Eligible transactions do not include any cancelled, refunded, forged or unsettled transactions and any transactions found to be fraudulent. The instant discounted amount must be refunded together with all cancelled or refunded transactions.
13. The Offer and usage of UnionPay APP are subject to other terms and conditions. For details, please refer to UnionPay APP or https://www.unionpayintl.com/hk/promotion/en/promo_samsclub.html.
14. Participation in the Promotion constitutes an acceptance of and agreement to all terms and conditions of the Promotion.
15. UnionPay International and Sam' s Club reserve the right to amend the terms and conditions and change or terminate the Offer at any time without prior notice, and shall not bear any responsibility caused by the amendments or terminations.
16. In the event of any disputes, Sam' s Club reserves the right of final decision.
17. In case of any discrepancy, the Chinese version shall prevail.

General Terms and Conditions:

1. Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
2. 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.
3. 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>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay.

4. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
5. 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.
6. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
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 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 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 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