


Terms and Conditions of YOHO eshop Promotion (the “Promotion”):

1. “BoC Pay X YOHO Eshop Lunar New year rewards” (the "Promotion") runs from 5 February 2024 to 18 February 2024, both dates inclusive (the "Promotion Period").
2. During the promotion period, customers can enjoy an instant discount of HK\$200 upon single net spending of HK\$2,000 (the “offer”) via BoC Pay at YOHO Eshop.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The Offer 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 and/or register Consumption Voucher Account (the “BoC Pay”).
5. Customers must state the intention to settle payment via BoC Pay and enter promo code “BOCP200” 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 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.

Terms and Conditions of PARKnSHOP Promotion (the “Promotion”):

1. PARKnSHOP Promotion (“The Promotion”) is valid from 5 January to 29 February 2024 (both dates inclusive and based on the transaction date) (“Promotion Period”). The offers are subject to limited quotas and available while quotas last.
2. Unless otherwise specified, the Promotion is only applicable to the following payment methods:
 - i. BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Credit Cards issued in Hong Kong bearing the BOC logo (unless otherwise specified) (the “Eligible Credit Card”), but excluding Private Label Cards, Intown Cards, USD Credit Cards and BOC Credit Cards issued in the Mainland or Macau; and/or
 - ii. BoC Pay mobile app payments, which refer to QR Code payments made with the BoC Pay mobile app. The customer may settle payment by successfully binding BoC Pay with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo (“BoC Pay”). The Promotion is not applicable to payments settled by BoC Pay bound to a Smart Account and/or Payment Account and/or Consumption Voucher Account

3. Eligible Spending refers to the final amount payable after deducting the value of any discounts and/or cash/gift vouchers used when making a retail purchase in Hong Kong Dollars. Transactions made via AlipayHK, WeChat Pay HK, the UnionPay App and other designated payment means / e-Wallet as decided by BOC Credit Card (International) Limited (the “Company”) will not be accepted (the “Eligible Spending”).

4. Unless otherwise specified, every Friday, Saturday and Sunday during the Promotion Period, a customer who settles payment with an Eligible BOC Credit Card or BoC Pay at the Merchants (Refer to below Clause 5) can enjoy the following offers (the “Offers”):

5. Upon an eligible single net transaction of HK\$500 or above at any PARKnSHOP store in Hong Kong, the customer is entitled to get a HK\$40 PARKnSHOP Cash Voucher by paying with an Eligible Credit Card or BoC Pay (the “Cash Voucher”) (the “Offer ”). Offer only applicable at outlets of PARKnSHOP, TASTE, FUSION, TASTE X FRESH (applicable for TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food Store in Hong Kong

6. The Offers are applicable to any single net transaction on a single sales slip; split sales transactions are not eligible for the Promotion. The following types of transactions are not Eligible Transactions for the purpose of this Promotion in PARKnSHOP stores: purchase of gift coupons/ eVouchers, stage 1 infant milk formula, tobacco, Chinese New Year cake coupons, phone cards / prepaid phone cards / gift cards, food coupons, PARKnSHOP Food Cards, consignment counter transactions, bill payments, any value-added services, any redemption promotion and eStamp redemption, bulk / case purchases with single transaction over HK\$50,000 or 50 cases, plastic shopping bag charges, delivery service charges, 3 Shop products & services, phone / fax orders, purchases made at www.greatfoodhall.com, ‘Click & Collect’ service, transactions made via e-wallets (except BoC Pay), transactions made at FRESH checkout counter in TASTE X FRESH, or transactions made at any outlets outside Hong Kong, or all unposted / cancelled / refunded transactions and transactions made via e-wallets (except BoC Pay). The following types of transactions are not Eligible Transactions for the purpose of this Promotion in the PNS eShop: eVouchers/eCoupons, festival fruit hampers & gift hampers, WATSONS Water H&A dispensers, phone cards/prepaid phone cards, stage 1 infant milk formula, cookware and home appliances, essence of chicken, abalone, “Click & Collect’ service, delivery charges, supplier direct delivery products and any other redemption products, and the BOC UnionPay Dual Currency Cards is not

applicable at PNS eShop.

7. Primary Cardholder and additional Cardholders under the same Eligible Credit Card account shall for all purposes of this Promotion be treated as separate Cardholders, and are entitled to enjoy Offer 1 and 2 separately. Each Cardholder can only enjoy Offer 1 and Offer 2 once per day.

8. During the Promotion Period, the total quotas of Offer 1 and 2 is 52,000, and the Offers are available on a first-come-first-served basis while stocks last.

9. The Cash Voucher of Offer 1 shall be distributed by the Participating Merchants at the time of payment. The Cash Voucher is valid until 31 March 2024, and can only be used in the next purchase and payment must be settled with an Eligible Credit Card and/or BoC Pay while using the Cash Voucher at physical outlets of Participating Merchants. Only one Cash Voucher is accepted per transaction. Unless otherwise specified, the Cash Voucher cannot be used in conjunction with other promotions. Use of the Cash Voucher is subject to the terms and conditions stipulated by the Participating Merchants. Please refer to the back of the Cash Voucher for details.

10. The Cash Voucher of Offer will not be re-issued in case of loss or damage.

11. The Cash Voucher and/or the eVoucher cannot be cancelled or transferred or exchanged for cash, other PARKnSHOP vouchers in other denominations (including physical vouchers and eShop eVoucher), or other products or services, and the eVoucher is not transferable.

12. The customer is required to return the Cash Voucher for any cancelled or reversed transaction. The eVoucher will also be deducted from the customer's PNS eShop accounts as appropriate.

13. All transactions made at the Merchant by a cardholder during the Promotion Period are not counted as eligible transactions of the "Spending Rewards for Selected Customers (January to February 2024)" Promotion. The "Spending Rewards for Selected Customers (January to February 2024)" Promotion is only applicable to selected cardholders who receive the related promotional SMS / eDM, please refer to the related promotional eDM for offer details, the terms and conditions.

14. Customers are responsible for all expenses related to this Promotion, including but not limited to transportation, tax and insurance.

15. 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.

16. Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company will determine the eligibility of each transaction by matching the cardholder transaction records held by BOCHK or the Company and the relevant data provided. If the information from the cardholder differs from those of the Card Company records, the latter shall be final and conclusive.

17. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Promotion. Only duly posted transactions with valid sales slips/records are eligible for this Promotion. In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, BOCHK and/or the Company reserve the right to debit the relevant Credit Card / BoC Pay with the amount equivalent to the value of the Offers without prior notice. BOCHK and/or the Card Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.

18. BOCHK and/or the Company are not the service providers of the Merchant’ s products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Merchant should be directed to the respective service providers. 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 Merchant. The Merchant is solely responsible for all obligations and liabilities.

19. All images and details are for reference only.

20. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.

21. iPhone or iPad users may download the BoC Pay Mobile Application via the Apple Store. Android users may download the BoC Pay Mobile Application via Google Play, Huawei AppGallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above).

22. Mobile Payment Applications are the third parties’ Mobile Applications. Mobile Payment Applications are subject to such service providers’ terms and conditions. The Company and the Merchant are not the service providers of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company and the Merchant give no guarantee to the 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.

23. The Company and the Merchant have 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 for 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. The Company and the Merchant do not and do not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. The Company and the Merchant shall not 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.

24. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.

25. 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.

26. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.


27. 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.

28. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Promotion or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.


29. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

“BoC Pay X Bestmart 360/ FoodVille Lunar New year rewards” Terms and Conditions:

1. “BoC Pay X Bestmart 360/ FoodVille Lunar New year rewards” (the "Promotion") runs from 19 January 2024 to 15 February 2024, both dates inclusive (the "Promotion Period").

2. During the promotion period, customers can enjoy an instant discount of HK\$20 upon single net spending of HK\$250 (the “offer”) via BoC Pay at Bestmart 360/FoodVille.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. Customers must state the intention to settle payment via BoC Pay and present the offer coupon and payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
5. The Offer 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 and/or register Consumption Voucher Account (the “BoC Pay”).

“BoC Pay X PrizeMart Lunar New year rewards” Terms and Conditions:

1. “BoC Pay X PrizeMart Lunar New year rewards” (the "Promotion") runs from 26 January 2024 to 29 February 2024, both dates inclusive (the "Promotion Period").
2. During the promotion period, customers can enjoy an instant discount of HK\$25 upon single net spending of HK\$250 (the “offer”) via BoC Pay at PrizeMart.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The Offer 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 and/or register Consumption Voucher 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 10,000 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.

Terms and Conditions for “Hong Kong Wing Wah Cake Shop Festive Offers” (the “Promotion”):

1. Unless otherwise specified, the Promotion runs from 11 January 2024 to 8 February 2024 (both dates inclusive and based on the transaction date) (the “Promotion Period”).
2. Unless otherwise specified, the Promotion is only applicable to the following payment methods:
 - i. BOC Credit Cards, BOC Dual Currency Credit Cards, and BOC Co-branded Credit Cards issued in Hong Kong bearing the BOC logo, but excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards (the “Eligible BOC Credit Card”); and/or
 - ii. “BOC Card” , which refers to BOC Cards issued by Bank of China (Hong Kong) Limited (“BOCHK”) and bearing the BOCHK logo and UnionPay logo; and/or
 - iii. BoC Pay mobile app payments, which refers to QR Code payments made with the BoC Pay mobile app. The customer may settle payment by successfully binding the BoC Pay mobile app with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account and/or Consumption Voucher Account (“BoC Pay”); and/or
 - iv. BOC Credit Cards issued in Mainland China, and/or Tai Fung Credit Cards issued in Macau bearing the BOC logo (the “Mainland/Macau Credit Card”).
3. The Promotion applies to designated shops of Hong Kong Wing Wah Cake Shop (the “Merchant”) in Hong Kong, and not applicable to the Hong Kong International Airport shop, the e-shop and temporary promotion booths.
4. Unless otherwise specified, the customer can enjoy 20% off CNY products and/or designated CNY Pudding vouchers (calculated at standard price) at the Merchant by presenting and settling payment with an Eligible Credit Card, BOC Card, BoC Pay and/or Mainland/Macau Credit Card during the Promotion Period (“Offer”).
5. Designated CNY Pudding vouchers include White Turnip Pudding voucher (standard price HK\$137), Jumbo Chinese New Year Pudding (Cane Sugar) voucher (standard price HK\$119), Jumbo Chinese New Year Pudding (Coconut Juice) voucher (standard price HK\$119), Turnip Pudding with Preserved Sausage and Chinese Mushroom voucher (standard price HK\$110), Taro Pudding with Preserved Sausage voucher (standard price HK\$119) and Classic Coconut Milk Pudding with Red Bean voucher (standard price HK\$103).
6. Designated CNY Pudding vouchers and CNY products are in limited supply and available while stocks last.
7. Offers cannot be used in conjunction with any other promotional offers, or exchanged


for cash or other products, and are non-transferable.

8. Except the terms and conditions stated in this promotion material, Offer are also subject to other respective terms and conditions by the Merchant. For details, please enquire with the Merchant.
9. BOCHK and/or BOC Credit Card (International) Limited (the “Company”) are not the providers of the goods and the services of the Merchant. For product details and shop locations of the Merchant, please enquire with their customer service on 2477 9947 or visit wingwah.com.
10. 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.
11. The Offers are only applicable to customers whose eligibility is determined at the sole discretion of BOCHK and Card Company and/ or Merchant during the Promotion Period.
12. All images and information are for reference only.
13. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. “BoC Pay”). iPhone users may download BoC Pay via the App Store; Android users may download BoC Pay via Google Play, Huawei App Gallery or the BOCHK website. By using the BoC Pay mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay mobile app 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. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers. Apple and the Apple logo 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 the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited.
14. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
15. Please download the BoC Pay mobile application from official application stores or the BOCHK website, and ensure the search wording is correct.
16. By using the BOCHK Mobile App, the viewer agrees to be bound by the contents of this disclaimer as may be amended by BOCHK from time to time.
17. BOCHK and/or the Card Company is not the supplier of the Merchant. Relevant products are provided by the Merchant. Any enquiries or disputes relating to the goods and services should be directed to the Merchant. 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 Merchant. The Merchant and/or the providers of the services are solely responsible for all obligations and liabilities.

18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. No person other than the customer, 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.
20. In the event of disputes, The Merchant, BOCHK and/or the Card Company reserve the right to amend these Terms and Conditions as well as to vary or terminate the Offers without prior notice. The decision of BOCHK and/or the Card Company and/or the Merchant shall be final and binding.
21. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.


“BoC Pay X Circle K Lunar New year rewards” Terms and Conditions:

9. “BoC Pay X Circle K Lunar New year rewards” (the "Promotion") runs from 25 January 2024 to 14 February 2024, both dates inclusive (the "Promotion Period").
10. During the promotion period, customers can enjoy an instant discount of HK\$15 upon single net spending of HK\$60 (the “offer”) via BoC Pay at Circle K.
11. Each customer can only enjoy the offer maximum once during the entire promotion period.
12. The Offer 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 and/or register Consumption Voucher Account (the “BoC Pay”).
13. 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.
14. Offer are available in a quota cap of 10,000 on a first-come-first-served basis while quota lasts.
15. Offers are based on net single spending and not eligible for any split transactions.
16. 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 APITA / UNY/Guu San Lunar New year rewards” Terms and Conditions:

1. “BoC Pay X APITA / UNY/Guu San Lunar New year rewards” (the "Promotion")

runs from 22 January 2024 to 29 February 2024, both dates inclusive (the "Promotion Period").

2. During the promotion period, customers can enjoy an instant discount of HK\$38 upon single net spending of HK\$500(the "offer") via BoC Pay at APITA / UNY/Guu San.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The Offer 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 and/or register Consumption Voucher 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 10,000 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.

"BoC Pay X DS GROCERIES Lunar New year rewards" Terms and Conditions:

1. "BoC Pay X DS GROCERIES Lunar New year rewards" (the "Promotion") runs from 22 January 2024 to 29 February 2024, both dates inclusive (the "Promotion Period").
2. During the promotion period, customers can enjoy an instant discount of HK\$18 upon single net spending of HK\$188 (the "offer") via BoC Pay at DS GROCERIES.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The Offer 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 and/or register Consumption Voucher 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 10,000 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.

“DS Groceries Uplan Coupon” Terms and Conditions:

1. The offer is provided by DS Groceries.
2. The Program commences from 1 January 2024 to 29 February 2024, both dates inclusive (the “Promotion Period”).
3. During the Promotion Period, Customers are entitled to enjoy HK\$10 off upon purchase DS Soup Bun Series of HK\$88 at DS Groceries Hong Kong shops with this coupon and pay via BoC Pay.
4. Each e-Coupon can only be used once and cannot be split. Only one e-Coupon can be redeemed in each transaction.
5. The offer carries no cash value and cannot be exchanged for cash, other goods or services, and no cash redemption.
6. The offer cannot be used in conjunction with other offers.
7. The e-Coupon is available on a first-come-first-served basis while quota lasts.
8. All photos are for reference only.
9. The Offer is applicable to all DS Groceries Stores in Hong Kong.
10. In case of any dispute, the decision of DS Groceries shall be final and conclusive.

“BoC Pay X The Wing On Department Stores Lunar New year rewards” Terms and Conditions:

1. “BoC Pay X The Wing On Department Stores Lunar New year rewards” (the "Promotion") runs from 26 January 2024 to 17 March 2024, both dates inclusive (the "Promotion Period").
2. During the promotion period, customers can enjoy an instant discount of HK\$100 upon single net spending of HK\$1200 (the “offer”) via BoC Pay at The Wing On Department Stores.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The Offer 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 and/or register Consumption Voucher 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 10,000 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.

“The Wing On department stores Uplan Coupon” Terms and Conditions:


1. This coupon is valid from January 26 to March 17, 2024.
2. This coupon is applicable to Sheung Wan Main Store, wing on Plus (Nathan Road) and wing on Plus (Tsim Sha Tsui East) of Wing On Department Stores.
3. This coupon is applicable to any department (except stamp redemption items, designated counters and consignment goods).
4. This coupon can be saved HK\$40 upon single net spending of HK\$1,500 or above.
5. This coupon must be presented upon payment. This coupon can be used once only. This coupon cannot be used for Wing On NETshop.
6. This coupon can be used for one transaction only. No change will be given for any unused balance. Remaining balance must be settled by BoC Pay.
7. This coupon cannot be used in conjunction with other promotional offers unless otherwise specified.
8. This coupon is not exchangeable for cash and cannot be used to purchase Wing On Gift Certificates and tobacco products.
9. Duplicate, used or incomplete cash discount coupons will not be accepted. This coupon is void if altered or tampered with. The Wing On Department Stores (Hong Kong) Limited shall not be responsible for (and will not issue replacement in respect of) any loss, damage, defective, forgery, theft or fraudulent or unauthorized use of this coupon. The Wing On Department Stores (Hong Kong) Limited's record in relation to issue and usage of cash discount coupons shall be final and conclusive.
10. While stocks last.
11. The Wing On Department Stores (Hong Kong) Limited reserves the rights to amend the terms and conditions without prior notice.

12. Should there be any dispute, the decision of The Wing On Department Stores (Hong Kong) Limited shall be final.

“BoC Pay X 759 store Lunar New year rewards” Terms and Conditions:

1. “BoC Pay X 759 store Lunar New year rewards” (the "Promotion") runs from 22 January 2024 to 29 February 2024, both dates inclusive (the "Promotion Period").
2. During the promotion period, customers can enjoy an instant discount of HK\$10 upon single net spending of HK\$120 (the “offer”) via BoC Pay at 759 store.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The Offer 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 and/or register Consumption Voucher 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 10,000 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.

BoC Pay X Premier Food Lunar New year rewards” Terms and Conditions:

1. “BoC Pay X Premier Food Lunar New year rewards” (the "Promotion") runs from 22 January 2024 to 29 February 2024, both dates inclusive (the "Promotion Period").
2. During the promotion period, customers can enjoy an instant discount of HK\$25 upon single net spending of HK\$500(the “offer”) via BoC Pay at Premier Food.
3. Each customer can only enjoy the offer maximum once during the entire promotion period.
4. The Offer 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 and/or register Consumption Voucher 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 10,000 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.

“Premier Food Uplan Coupon” Terms and Conditions:

1. The offer is provided by Premier Food.
2. The Program commences from 26th Jan 2024 to 18th Feb 2024, both dates inclusive (the “Promotion Period”).
3. During the Promotion Period, Customers are entitled to enjoy Premier Food 2024 CNY Fish Maw & Abalone Dry Seafood Pack(5pcs in 1 pack) special price \$698/pack at designated Premier Food Hong Kong eShop with this coupon (Promo Code: BOC10956) and pay via BoC Pay.
4. Each e-Coupon can only be used once and cannot be split. Only one e-Coupon can be redeemed in each transaction.
5. The offer carries no cash value and cannot be exchanged for cash, other goods or services, and no cash redemption.
6. The offer cannot be used in conjunction with other offers.
7. The e-Coupon is available on a first-come-first-served basis while quota lasts.
8. All photos are for reference only.
9. The Offer is applicable to Premier Food eShop in Hong Kong.
10. In case of any dispute, the decision of Premier Food Ltd shall be final and conclusive.

Terms & Conditions of “Maxim’ s Chinese Cuisine Offer” :

1. Unless otherwise specified, “ Maxim’ s Chinese Cuisine Offer” (the “Promotion”) is valid from now until 29 February 2024 (both dates inclusive and based on the transaction date) (the “Promotion Period”).
2. The Promotion applies to:

- i. Physical Card of BOC Credit Cards, BOC Dual Currency Credit Card and BOC Co-branded Credit Cards issued in Hong Kong bearing the BOC logo, but excluding BOC Credit Cards issued in Mainland China or Macau, USD Credit Cards, Private Label Cards and Intown Cards (the "Eligible Credit Card"); and/or;
 - ii. Apple Pay, Google Pay, Samsung Pay or Huawei Pay with Eligible Credit Card ("Eligible Mobile Payments"); and/or;
 - iii. BoC Pay mobile app payments, which refers to QR Code payments made with the BoC Pay mobile app. The customer may settle payment by successfully binding the BoC Pay mobile app with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account and/or Consumption Voucher Account (the "BoC Pay").
3. Unless otherwise specified, the offers are applicable to the designated outlets of Maxim' s Chinese Cuisine in Hong Kong, includes all Maxim's Palace outlets, all Jade Garden outlets (Plaza Inn excluded), all Jasmine outlets, The Square, Serenade Chinese Restaurant, all Chiuchow Garden Restaurant outlets, all Chiuchow Garden outlets, all Peking Garden Restaurant outlets, Shanghai Garden, all M&C • Duck outlets, The Pond, Duck Victoria and Duckee (the "Merchant").
4. Unless otherwise specified, customers who settle payment with an Eligible Credit Card or BoC Pay at the Merchant can enjoy the following offers (the "Offers"):
 - i. Offer 1:

During the designated Voucher Giveaway period, the customers can get a maximum of 3 Vouchers upon purchasing the below menus in designated outlets (the "Offer 1").

Designated Menus	Designated outlets	\$100 Voucher Offer	Promotion Period (Designated dates excluded. Please refer to the below terms and conditions.)
Cantonese Poon Choi	All Maxim' s Palace outlets, all Jade Garden outlets (excluding Plaza Inn), all Jasmine outlets, The Square and Serenade Chinese Restaurant	Set for 4 x 1 piece Set for 6 x 2 pieces Set for 8/12 x 3 pieces	
ChiuChow Poon Choi	All Chiuchow Garden Restaurant outlets, all Chiuchow Garden outlets and Be My Goose		
Lucky Pig Party Feast	All Maxim' s Palace outlets, all Jade Garden outlets (excluding Plaza Inn), all Jasmine outlets, The Square and Serenade Chinese Restaurant	Lucky Pig/ Birthday Pig x 1 piece Party Snacks Set x 2 pieces Deluxe Party Set x 3 pieces	6 January to 18 February 2024
CNY Set Menu	All Maxim' s Palace outlets (excluding City Hall Central), all Jade Garden outlets (excluding Plaza Inn), all Jasmine outlets, The Square, Serenade Chinese Restaurant, all Chiuchow Garden outlets and all Chiuchow Garden Restaurants outlets and all Peking Garden Restaurant outlets (excluding Yuen Long)	6-person set x 2 pieces 12-person set x 3 pieces	
Cantonese Lo Hei Deluxe	All Maxim's Palace outlets, all Jade Garden outlets (excluding Plaza Inn), all Jasmine outlets	6-person set x 2 pieces 12-person set x 3 pieces	6 January to 18 February 2024

Delicacy and Serenade Chinese Restaurant	pieces	
--	--------	--

ii. Offer 2:

During the designated Promotion Period, the customers can enjoy the below offers in designated outlets upon purchasing the below menus (the “Offer 2”).

Designated Menus	Designated outlets	Offer	Promotion Period (Designated dates excluded. Please refer to the below terms and conditions.)
Cantonese Poon Choi	All Maxim’ s Palace outlets, all Jade Garden outlets (excluding Plaza Inn), all Jasmine outlets, The Square and Serenade Chinese Restaurant	15% off	6 January to 18 February 2024
ChiuChow Poon Choi	All Chiuchow Garden Restaurant outlets, all Chiuchow Garden outlets and Be My Goose	20% off	
Lucky Pig Party Feast	All Maxim’ s Palace outlets, all Jade Garden outlets (excluding Plaza Inn), all Jasmine outlets, The Square and Serenade Chinese Restaurant	15% off	
Cantonese Lo Hei Deluxe Delicacy	All Maxim's Palace outlets, all Jade Garden outlets (excluding Plaza Inn), all Jasmine outlets and Serenade Chinese Restaurant	15% off	1 to 29 February 2024 (Pre-order from 15 January 2024)
A-la-carte Takeaway Menu	All Maxim's Palace outlets, all Jade Garden outlets (Plaza Inn excluded), all Jasmine outlets, The Square, Serenade Chinese Restaurant , #Bistrocity, all Chiuchow Garden Restaurant outlets, all Chiuchow Garden outlets, all Peking Garden Restaurant outlets, Shanghai Garden, Be	20% off	From now until 29 February 2024

	My Goose, all M&C • Duck outlets, The Pond, Duck Victoria and Duckee		
--	--	--	--

5. Total 12,500 pieces of vouchers will be delivered during Promotion Period on a first-come-first-served basis while quota last.
6. Offer 1 is counted based on the single net spending with an Eligible Credit Card, Eligible Mobile Payments or BoC Pay, excluding all applicable discounts, cash vouchers and tip and not applicable to the split tables and/or invoices. Maxim' s Chinese Cuisine official site only accept VISA or MASTERCARD. Transactions made via third parties (e.g. meal delivery services) are not eligible for the Offer.

7. Each customer (identified by Identity Document number) can only enjoy the Offer once per day. Offer 1 can be used with Offer 2 at the same time.
8. To enjoy the offer, customers must state the intention to use the offer before settling payment.
9. Customers will receive the physical Voucher after settling the transaction at designated Maxim' s Chinese Cuisine outlets for next time consumption. Customers will receive e-vouchers for all online orders as per below phase: Upon pick-up date within the promotion period from 1-6 January, 2024, will be sent out on or before 26 January 2024 to customer' s registered email address. Upon pick-up date within the promotion period from 22 January - 4 February, 2024, will be sent out on or before 9 February 2024 to customer' s registered email address. Upon pick-up date within the promotion period from 5-18 February, 2024, will be sent out on or before 23 February 2024 to customer' s registered email address.
10. The Voucher is only applicable to designated outlets of Maxim' s Chinese Cuisine in Hong Kong and valid from now until 29 February 2024 (except it is not applicable on 9-10, 16-17, 21-25, 31 December 2023, 1 January and 3-14 February 2024). The Voucher is valid for Monday to Thursday dinner dine-in/ all day self-pickup takeaway orders consumption but it cannot be used on the distribution date. The voucher can only be used on à la carte menu (excluding set meals) with single bill upon the spending of every HK\$200. A maximum of three vouchers can be used each time. Terms and conditions apply to the usage of Voucher with participating outlets. For details, please refer to the back side of Voucher or enquire with the outlets.
11. Physical Voucher giveaways or any outstanding balance of the billing amount after deducting the Voucher amount must be paid by physical card of Eligible Credit Card, Eligible Mobile Payments or BoC Pay only and is not applicable to payments made by

AlipayHK, WeChat Pay, UnionPay App and other designated payment means / e-Wallets as decided by the Company, split transactions and orders from online platforms.


12. The Voucher is applicable to order made directly in-person at the Participating Restaurants. Please indicate to use the offer when making a reservation and presentation of credit card before ordering.
13. The voucher is not applicable to VIP rooms, Maxim' s Group product, Maxim' s gift coupon, Maxim' s cake coupons, cash coupon, discount coupon or other promotional offers. It cannot be used in banquets, private room dinner or festive products.
14. The voucher is not transferable and cannot be exchanged for cash or other products/food, cannot be used in conjunction with other promotional offers or discounts including but not limited to Credit Card promotion offers (except BOC Credit Card promotion offer), cash coupon, offer or discount coupon, take away offer or discount, VIP/member offers and/or other offers and discounts.
15. HK\$1 will be charged for each plastic bag or plastic box for takeaway.
16. The Offer is subject to single net spending of an eligible transaction. Split payment is not eligible for this Promotion.
17. Promotional items are available while stocks last and subject to change without prior notice in the event of short supply.
18. Upon closure of the outlet, the relevant offers shall cease immediately.
19. Advance reservation is required; please mention the relevant offer at the time of booking.
20. All images and information are for reference only.
21. Terms and conditions apply to the Offers. For details, please refer to promotional materials, or enquire with staff of Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Company Limited (the "Company") and/ or Merchant.

22. BOCHK, the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
23. The Offer is subject to the record of BOCHK and/or the Company. BOCHK and/or the Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Company records, the latter shall be final and conclusive.
24. BOCHK and/or the Company accept no liability for and shall not be responsible for the quality of or any other matters relating to the food, products and services provided by the relevant Merchants.
25. Any cancelled, refunded, falsified and unposted transactions are not counted as eligible transactions. In case of such transactions, the Offer will be cancelled together with those transactions. BOCHK and/or the Company and/or the Merchant reserve the right to deduct the value of any offer redeemed inappropriately by a customer directly from any of the customer's eligible credit card/ Smart Account/ Payment account without prior notice.
26. Any fraud and/or abuse of the Offers by any person (as determined by BOCHK, the Card Company and/or the Merchant at their sole discretion) will result in forfeiture of the person's eligibility to the Offers and/or take legal action in such instances to recover any outstanding amounts.
27. Customers are responsible for the data charges of using and / or downloading the BOCHK Mobile Application and/or BoC Pay App imposed by their service providers.
28. Please download the BOCHK Mobile Application and/or BoC Pay App from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.
29. By using the BOCHK Mobile Application, the customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application which may be updated by BOCHK from time to time.

30. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. “BoC Pay”). iPhone users may download BoC Pay via the App Store; Android users may download BoC Pay via Google Play, Huawei App Gallery or the BOCHK website. By using the BoC Pay mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay mobile app and which may be updated by BOCHK from time to time. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers. Apple and the Apple logo 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 the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited.
31. Online booking platform <https://www.maximschinese.com.hk/ordering> (the “Merchant’ s website”) is a Third Party Website. Use of Merchant’ s website is subject to such service providers’ terms and conditions. The Company is not the service provider of the Merchant’ s website. If customers have any enquiries or complaints relating to the Merchant’ s website, please directly contact the Merchant. The Company gives no guarantee to the Merchant’ s website, and does not accept any liability arising in conjunction with the use of the Merchant’ s website or the services provided by the Merchant.
32. The Company has not reviewed or verified the information in that Third Party Website or any materials, products and/or services or privacy practices posted or offered therein or thereat and shall not be in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that a customer may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at that Third Party Website. The Company does not or does not mean to endorse or recommend any information, materials, products or services posted or offered at that Third Party Website. Nor shall the Company be liable for any inaccuracy or failure of any information, materials, products and/or services posted or offered at that Third Party Website. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Website.
33. Customers are responsible for the data charges of using and/or downloading Third Party Website imposed by their service provider.

34. No person other than the customer, 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.
35. BOCHK and/or the Card Company are not the service providers. Any enquires, opinions, claims, complaints or disputes relating to the product, food and/or service quality should be directed to the Merchant. BOCHK and/or the Card Company accept no liability for and shall not be responsible for the product, food and/or service quality or any other matters relating to the Merchant. The Merchant are solely responsible for all obligations and liabilities.
36. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
37. No person other than the customer, BOCHK and/or the Card 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.
38. Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay X SaSa Store / Eshop Lunar New year rewards” Terms and Conditions:

9. “BoC Pay X SaSa Store / Eshop Lunar New year rewards” (the "Promotion") runs from 22 January 2024 to 29 February 2024, both dates inclusive (the "Promotion Period").
10. During the promotion period, customers can enjoy an instant discount of HK\$35 upon single net spending of HK\$400(the “offer”) via BoC Pay at SaSa Store / Eshop.
11. Each customer can only enjoy the offer maximum once during the entire promotion period.
12. The Offer 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 and/or register Consumption Voucher Account (the “BoC Pay”).
13. 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.

14. Offer are available in a quota cap of 10,000 on a first-come-first-served basis while quota lasts.
15. Offers are based on net single spending and not eligible for any split transactions.
16. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.

“Sasa Eshop Uplan Coupon” Terms and Conditions:


1. The offer is provided by SA SA DOT COM LIMITED.
2. The Program commences from 17th January 2024 to 29th February 2024, both dates inclusive (the “Promotion Period”).
3. During the Promotion Period, Customers are entitled to enjoy HK\$50 off upon HK\$500 purchase at Sasa eShop (sasa.com.hk) with this coupon. By entering the promo code at shopping cart before checkout and pay via BoC Pay.
4. Sasa eShop will not accept any liability should an eligible user fails to input the Promo Code when conducting transactions and that it results in forfeiture of the user’ s eligibility to the Promotion. After entering the Promo Code, the system will automatically apply the Promotion to the applicable order and display the discount on the transaction page.
5. Each e-Coupon can only be used once and cannot be split. Only one e-Coupon can be redeemed in each transaction.
6. The offer carries no cash value and cannot be exchanged for cash, other goods or services, and no cash redemption.
7. The offer cannot be used in conjunction with member discount or other specific discount offers.
8. The offer is not applicable to Non-Discountable Products / specific promotional products.
9. The e-Coupon is available on a first-come-first-served basis while quota lasts.
10. All photos are for reference only.
11. The offer is only applicable to Sasa eShop. It is not applicable to all Sasa Retail Stores in Hong Kong and Macau.
12. In case of any dispute, the decision of SA SA DOT COM LIMITED shall be final and conclusive.

“BoC Pay X Marathon Sports/ Catalog/ GigaSports Monthly Reward” Terms and Conditions:

1. “BoC Pay X Marathon Sports/ Catalog/ GigaSports Monthly Rewards” (the "Promotion") runs from 3 January to 29 February 2024, both dates inclusive (the "Promotion Period").
2. Offer 1: During the promotion period, customers can enjoy an instant discount of HK\$50 upon single net spending of HK\$888 (the “offer”) via BoC Pay at Marathon Sports/ Catalog/

GigaSports.

Offer 2: During the promotion period, customers can enjoy an instant discount of HK\$80 upon single net spending of HK\$1,288 (the “offer”) via BoC Pay at Marathon Sports/ Catalog/ Gigasports.

3. Each customer can only enjoy offer 1 and offer 2 maximum once during the entire promotion period.
4. The offer is applicable to Hong Kong physical shops of Marathon Sports, GigaSports or Catalog (Exclude Shun Tak Centre Marathon Sports and disposal venues) , and online stores of Marathon Sports or Catalog.
5. The Offer 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.
6. 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 and/or register Consumption Voucher Account (the “BoC Pay”).
7. 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.
8. Offer are available in a quota cap of 10,000 on a first-come-first-served basis while quota lasts.
9. Offers are based on net single spending and not eligible for any split transactions.
10. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.

General Term 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 Credit Card / Smart Account/ Payment account/ Consumption Voucher Account 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 BOCHK 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>Settings>About> Related 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 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 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