

### **November Cross Border Promotion Terms and Conditions:**

1. The Promotion runs from 1 to 30 November 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. BoC Pay mobile app, which refers to QR Code payments made with the BoC Pay mobile app (or its updated version or an equivalent mobile app released by BOC Credit Card (International) Limited (the “Company”) and subject to the final decision of the Company (“BoC Pay”). The customer must settle payments 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 (“if applicable”).
3. During the Promotion Period, an Eligible Customer who purchase via BoC Pay at physical stores in Mainland China can enjoy the following offers:  
Offer 1: HK\$10 cash rebate upon spending of RMB100 or above;  
Offer 2: HK\$30 cash rebate upon spending of RMB300 or above;  
Each Eligible Customer can enjoy Offer 1 and Offer 2 a maximum of 10 times during entire Promotion Period。 Each customer (based on Identification Document Number) is eligible to receive a maximum of HK\$400 Cash Rebate through-out the Promotion Period.
4. The Cash Rebate will be credited to the credit card/ Smart Account/ Payment Account bound to BoC Pay before 31 March 2025. Only Eligible Transaction will be counted for the calculation of Cash Rebate. Online transaction is not included for the calculation.
5. Eligible Transaction on the supplementary card will be treated as Eligible Transaction on the same primary card account. Cash Rebate from supplementary cards will be combined and credited to the primary card account.
6. During the Promotion Period and at the time when the Cash Rebate is credited, customer’s credit card/ Smart Account/ Payment Account bound in BoC Pay must be valid and in good standing in order to be eligible for the Promotion and receiving the Cash Rebate. 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, the Cash Rebate will be cancelled automatically forthwith.
7. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. The Cash Rebate will be

cancelled or refunded in all ineligible transactions. BOCHK and / or the Card Company reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Cash Rebate without prior notice to the customer.

8. BOCHK and/or the Card Company reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
9. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
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. 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.
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. 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.
17. No person other than the customer and BOCHK and/or the Company and/or UnionPay International 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.
18. BOCHK and/or the Card Company and/or UnionPay International 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 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 Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.

19. 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.
20. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
21. 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

## **December Cross Border Promotion Terms and Conditions:**

22. The Promotion runs from 1 to 31 December 2024, both dates inclusive (the “Promotion Period”).
23. The Promotion is applicable to QR Code payments made with the BoC Pay mobile app via UnionPay network. BoC Pay mobile app, which refers to QR Code payments made with the BoC Pay mobile app (or its updated version or an equivalent mobile app released by BOC Credit Card (International) Limited (the “Company”) and subject to the final decision of the Company (“BoC Pay”). The customer must settle payments 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 (“if applicable”).
24. During the Promotion Period, an Eligible Customer who purchase via BoC Pay at physical stores in Mainland China can enjoy the following offers:  
Offer 1: HK\$10 cash rebate upon spending of RMB100 or above;  
Offer 2: HK\$30 cash rebate upon spending of RMB300 or above;  
Each Eligible Customer can enjoy Offer 1 and Offer 2 a maximum of 10 times during entire Promotion Period。 Each customer (based on Identification Document Number) is eligible to receive a maximum of HK\$400 Cash Rebate through-out the Promotion Period.
25. Eligible transactions include purchases in physical stores through UnionPay Network, but not include online transactions, bill payments, FPS transactions and transit code.
26. The Cash Rebate will be credited to the credit card/ Smart Account/ Payment Account bound to BoC Pay before 30 April 2025. Only Eligible Transaction will be counted for the calculation of Cash Rebate.
27. Eligible Transaction on the supplementary card will be treated as Eligible Transaction on the same primary card account. Cash Rebate from supplementary cards will be combined and credited to the primary card account.
28. During the Promotion Period and at the time when the Cash Rebate is credited, customer’s credit card/ Smart Account/ Payment Account bound in BoC Pay must be valid and in good standing in order to be eligible for the Promotion and receiving the Cash Rebate. 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, the Cash Rebate will be cancelled automatically forthwith.

29. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. The Cash Rebate will be cancelled or refunded in all ineligible transactions. BOCHK and / or the Card Company reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Cash Rebate without prior notice to the customer.
30. BOCHK and/or the Card Company reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
31. The Cash Rebate to Credit Card Account is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
32. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
33. 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.
34. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
35. 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.
36. 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.
37. 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.
38. 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.
39. No person other than the customer and BOCHK and/or the Company and/or UnionPay International 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.

40. BOCHK and/or the Card Company and/or UnionPay International 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 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 Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
41. 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.
42. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
43. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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