

BoC Pay+ CNY Red Packet Rewards Terms & Conditions :

1. The “BoC Pay+ CNY Red Packet Rewards” promotion period is from 27 January 2025 to 14 February 2025 (both dates inclusive) (the “Promotion Period”).
2. The “BoC Pay+ CNY Red Packet Rewards” is only applicable to customer with BoC Pay+ Account (the “Eligible Customer”), including new BoC Pay+ Account and the accounts upgraded from BoC Pay Account. The customer must pay via BoC Pay+ Mobile App (or its updated version or an equivalent mobile app released by Bank of China (Hong Kong) Limited (“the Bank”) and subject to the final decision of the Bank).
3. During the Promotion Period, an Eligible Customer who conducts Red Packet Missions (“Red Packet Missions”) can enjoy BoC Pay+ Gift Points Rewards (“Red Packet Gift Points Rewards”). Details please refer to below table.;
An Eligible Customer who conducts five or more transfers of HK\$18 or above via BoC Pay+ “Red Packet” function to a third party (counted by the identification document number, transfer to same payee will be counted once only), is entitled to one extra lucky draw entry for BoC Pay+ Upgrade Lucky Draw (“Lucky Draw Reward”).

Red Packet Missions	Red Packet Gift Points Rewards	Lucky Draw Reward
Conducts 3 to 4 fund transfer transactions of HK\$18 or above via BoC Pay+ “Red Packet” function to a third party*	1,888 points	Not Applicable
Conducts 5 to 9 fund transfer transactions of HK\$18 or above via BoC Pay+ “Red Packet” function to a third party*	2,888 points	Entitled to one extra lucky draw entry for BoC Pay+ Upgrade Lucky Draw
Conducts 10 or more fund transfer transactions of HK\$18 or above via BoC Pay+ “Red Packet” function to a third party*	6,888 points	

* Transfer to same payee will be counted once only.

4. During Promotion Period, each Eligible Customer can only enjoy one of the above Red Packet Gift Points Rewards and is eligible to receive a maximum of 6,888 points.
5. The Red Packet Gift Points Rewards will be stored on or before 31 May 2025 in

the BoC Pay+ account of the Eligible Customers.

6. An Eligible Customer whose BoC Pay+ account is valid, in good standing and remained bound to the BoC Pay+ app during the Promotion Period and up to the time the Red Packet Gift Points Rewards have been awarded will be eligible for the Promotion. If the Red Packet Gift Points Reward cannot be credited to the respective account due to account condition, it will be credited to the newly opened credit card account without any prior notice. If the Red Packet Gift Points Reward cannot be credited to the customer's account due to account status, the Red Packet Gift Points Reward will be forfeited and no replacement reward will be offered.
7. Red Packet Gift Points Rewards of each one of Red Packet Missions are available in a quota cap of 10,000 respectively on a first-come-first-served basis while quota lasts.
8. Each Eligible Customer is eligible to entitle a maximum of one extra lucky draw entry for BoC Pay+ Upgrade Lucky Draw during the Promotion Period. For BoC Pay+ Upgrade Lucky Draw details, please refer to **BoC Pay+ Upgrade Lucky Draw Terms and Conditions** via BoC Pay+ Upgrade Lucky Draw landing page through BoC Pay+ APP.

General Terms and Conditions:

1. The above products, services and offers are subject to the relevant terms and conditions.
2. BOCHK and/ or Card Company reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
3. The above Offer is subject to the transaction record of BOCHK and/ or Card Company. If the information from the customer differs from those of BOCHK and/ or Card Company records, the latter shall be final and conclusive.
4. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
5. BOCHK and/ or Card Company reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK and/ or Card Company shall be final.

6. All information and images are for reference only.
7. No person other than the customers, BOCHK and/ or 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.
8. Customers are responsible for the data charges of using and / or downloading BoC Pay+ imposed by their service providers.
9. Please download BoC Pay+ mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
10. By using the BoC Pay+, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK and/ or Card Company from time to time.
11. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
12. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the goods and the services of the Designated Merchant. Any enquires or disputes relating to the goods and the services should be directed to the Designated 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, food, products and services provided by the Designated Merchant. The Designated Merchant is solely responsible for all obligations and liabilities relating to the related goods, food, products and service.
13. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Merchant shall be final.
14. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

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