

### General Terms and Conditions of “BoC Pay instant discount offer”

1. “BoC Pay instant discount offer” (the "Promotion") runs from 18 October 2024 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. 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 BOC logo and/or Smart Account and/or Payment Account (the “BoC Pay” ).
3. Offer 1: 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 designated merchants (the “Participating Merchants” )
4. Offer 2: During the Promotion Period, customers can enjoy an instant discount of HK\$80 upon single net spending of HK\$1,500 (the “Offer” ) via BoC Pay at designated merchants (the “Participating Merchants” )

The Promotion is applicable on the following Participating Merchants:

APITA	arena(Applicable to Hong Kong Official Online Store)	Catalog(Applicable to Physical Store and Hong Kong Official Online Store)
Cath Kidston(Applicable to Hong Kong Official Online Store)	cdf Beauty	Chevignon(Applicable to Hong Kong Official Online Store)
Columbia(Applicable to Physical Store)	Crocs(Applicable to Hong Kong Official Online Store)	balabala
Doggy House	Duty Zero by cdf	EGL TOURS CO., LTD
ElecBoy(Applicable to Hong Kong Official Online Store)	FORTRESS (Applicable to Physical Store)	GigaSports
Go Wild(Applicable to Physical Store)	HKGO(Applicable to Mobile App)	LEGO PET
Ligo Pet House	Marathons(Applicable to Physical Store and Hong Kong Official Online Store)	MyBookOne (Applicable to Mobile App)
MyLink App - CMHK	OPTICAL 88	OTO
PETAMO	Pets Co	Pets Order
Speedo (Applicable to Official Online Store)	SUNING	TEVA (Applicable to Official Online Store)
Travel Expert Limited	TWIST	UGG(Applicable to Hong

		Kong Official Online Store)
UNY	Wilson (Applicable to Physical Store and Online Store)	Wing On Travel(Applicable to Online Store)
GUU SAN	Premium Holidays Limited	The Club (Applicable to Online Store)

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. Each customer can enjoy the Offer 1 and Offer 2 maximum once during the entire Promotion Period.
7. Offer 1 are available in a quota cap of 10,000 and Offer 2 are available in a quota cap of 5,000 on a first-come-first-served basis while quota lasts.
8. The Offer is non-transferable and cannot be exchanged with cash or other products / services. The Offer is based on net single spending.
9. The Offer cannot be used in conjunction with other offers.
10. 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 with the amount equivalent to the value of the Offer without prior notice to the customer.

**General Terms and Conditions of “BoC Pay instant discount offer”**

1. “BoC Pay instant discount offer” (the "Promotion") runs from 10 October 2024 to 20 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. 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 BOC logo and/or Smart Account and/or Payment Account (the “BoC Pay” ).
3. During the Promotion Period, customers can enjoy an instant discount of HK\$5 upon single net spending of HK\$50 (the “Offer” ) via BoC Pay at designated merchants (the “Participating Merchants” )
4. The Promotion is applicable on the following Participating Merchants:

759 STORE	Bingle bingle	Bossini (Exclude Tsuen Wan Citi Store, Telford Plaza branch and Whampoa store )
Chung Hwa Book Company	Dao Cheng	DS Groceries
Joint Publishing	MCL Cinemas(Except MCL AIRSIDE Cinema & Grand Windsor Cinema)	Nam Kee Noodle( Applicable to mobile app and Physical store)
Phole	Saint Honore Cake Shop	Teawood
TenRen's Tea( Exclude Yata Supermarket, Eslite Bookstore, UNY, Lab Concept & HK Airport outlet)	The Commercial Press	Tommy Yummy
Wongdong Bus	SaSa( Applicable to mobile app and Physical store)	KiKi Noodle Bar
Fairwood		

5. Each customer can enjoy the Offer maximum twice during the entire Promotion Period.
6. Offer are available in a quota cap of 60,000 on a first-come-first-served basis while quota lasts.
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. The Offer is non-transferable and cannot be exchanged with cash or other products / services. The Offer is based on net single spending.
9. The Offer cannot be used in conjunction with other offers.
10. 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 with the amount equivalent to the value of the Offer without prior notice to the customer.

**“BoC Pay X SINOPEC Reward” Terms and Conditions:**

1. BoC Pay X SINOPEC Rewards” (the "Promotion") runs from 4 October to 4 November 2024, both dates inclusive (the "Promotion Period").
2. 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 BOC logo and/or Smart Account and/or Payment Account (the “BoC Pay” ).

3. During the promotion period, customers can enjoy an instant discount of HK\$30 upon single net spending of HK\$500 (the “offer” ) via BoC Pay at SINOPEC.
4. Each customer can only enjoy the offer maximum twice during the entire promotion period.
5. Offer are available in a quota cap of 7,000 on a first-come-first-served basis while quota lasts.
6. Offer are applicable on petrol, diesel or convenience store products (except LPG and tobacco purchase).
7. Unless otherwise specified, the Offer cannot be used in conjunction with any other Merchant’ s promotional offers, discounts, coupons, cash coupons or SINOPEC Card
8. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
9. 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.


**“SINOPEC offer” Terms and Conditions:**

1. Promotion period From 4<sup>th</sup> October to 4<sup>th</sup> November 2024.
2. X CARD members can enjoy discount on Saturday and Sunday up to \$10.34/L, which is equivalent to X CARD discount \$8.50/L + 3x SINOPEC PLUS APP points \$0.75/L + BoC Pay Offer \$1.09/L.
3. The calculation of discount is based on the pump price as of 26 September 2024.
4. The App points discount per litre is calculated based on 6,500 SINOPEC PLUS APP points could redeem \$200 SINO X Power Cash Coupon.
5. BoC Pay Offer discount is equivalent to extra discount and is calculated based on SINO X Power respective X CARD discount and as one HK\$500 worth transaction.
6. Discounts may differ from individual stations based on different dates. Upon net spending of HK\$500 or above on petrol, diesel or convenience store products (except LPG and tobacco purchase), BoC Pay users can enjoy an instant discount of HK\$30.
7. Quota applies and on a first-come-first-served basis while stock lasts.
8. Each customer can enjoy the Offer twice during promotion period.
9. Unless otherwise specified, the Offer cannot be used in conjunction with any other Merchant’ s promotional offers, discounts, coupons, cash coupons or SINOPEC Card.

The Offer cannot be exchanged for cash or other denominations

10. The Offer and BoC Pay App usage are subject to specific terms and conditions applicable to it. Please check with Company's Customer Service Hotline for details at (852) 3988 2388 or [https://www.bochk.com/creditcard/promo/offer\\_bocpay/eng/offer/](https://www.bochk.com/creditcard/promo/offer_bocpay/eng/offer/).

**“BoC Pay X Arome Cake offer” Terms and Conditions:**

1. “BoC Pay X Arome Cake offer” Promotion (the "**Promotion**") runs from 10 September to 31 October 2024, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to i. QR Code payments made with the BoC Pay mobile application via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers. The customers must successfully bind the BoC Pay mobile application 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**”), and/or ii. BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards 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 BOC Credit Card”).
3. During the Promotion Period, customers can enjoy below offer at Arome Cake (the “Offer”). i. Enjoy 15% off on Japanese Shine Muscat Sencha Mochi Cream Cake and/or Japanese-style Shine Muscat Lychee Chiffon Cream Cake via BoC Pay or BOC credit card. ( “Offer 1” ) and ii) HK\$5 off upon spending on HK\$20. ( “Offer 2” )
4. Offer 1: Promotion period from 10 September to 31 October 2024  
Offer 2: Promotion period from 1 October to 31 October 2024
5. Each customer can only enjoy the offer 2 maximum twice during the entire Promotion Period.
6. Offer are available on a first-come-first-served basis while quota lasts.
7. Customers must state the intention to settle payment via BoC Pay and present the coupon code and payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
8. The Offer is non-transferable and cannot be exchanged with cash or other products / services. The Offer is based on net single spending.
9. The Offer cannot be used in conjunction with other offers.
10. 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.

11. For enquiry, please call Customer Service Hotline (852)3988 2388.

**Generic Terms 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