

“BoC Pay x Mannings Instant Discount Offer” Promotion Terms and Conditions:

1. “BoC Pay x Mannings Instant Discount Offer” Promotion (the "Promotion") runs from 1 May to 31 May 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 customers 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 and/or Consumption Voucher Account (the “BoC Pay”).
3. During the Promotion Period, customers can enjoy an instant discount of HK\$20 upon eligible single net spending of HK\$288 or above (the “Offer”) via BoC Pay at Mannings physical stores in Hong Kong (collectively the “Merchant”).
4. Each customer can only enjoy the offer maximum once during the entire Promotion Period.
5. Offer are available in a quota cap of 40,000 on a first-come-first-served basis while quota lasts.
6. 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.
7. The Offer is non-transferable and cannot be exchanged with cash or other products / services. The Offer is based on net single spending.
8. The Offer is not applicable for purchasing Gift Certificate / cash coupon, any cancelled or refunded transactions, split transactions and unauthorized transactions.
9. The Offer is not applicable to charges on plastic shopping bags, infant milk formula powder (stage 1), any delivery charges, all other transactions without sales slips, any split transactions and any unauthorized transactions are not eligible for the Offer.
10. The Offer cannot be used in conjunction with other offers.
11. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as Eligible Transactions. In case of such transactions, the Offer will be cancelled together with those 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.
12. Customers are responsible for the data charges of using and / or downloading BoC Pay mobile application imposed by their service providers.
13. Please download the BoC Pay mobile application 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.

14. By using the BoC Pay mobile application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay 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.
15. Recommended operating systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
16. 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.
17. The above products, services and Offer 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.
18. No person other than BOCHK and / or the Card Company and/or 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.
19. BOCHK and / or the Card Company are not the supplier 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 accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant.
20. BOCHK and / or the Card Company and / or the Merchant reserve the right to change, suspend or terminate the Offer or its terms and conditions at its sole discretion.
21. 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.
22. 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