

“BoC Pay X YOHO instant discount offer” Terms and Conditions:

1. “BoC Pay X YOHO instant discount offer” Promotion (the "Promotion") runs from 4 March to 13 March 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 and/or register Consumption Voucher Account (the “BoC Pay”).
3. During the promotion period, Customers can enjoy an instant discount of HK\$250 upon single net spending of HK\$3,000 (the “offer”) via BoC Pay at YOHO.
4. Each customer can only enjoy the offer maximum 1 time during the entire promotion period.
5. The offer is applicable to physical store and online store.
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 at physical store. Customer must enter “BOCP250” before payment successfully paid through the UnionPay network to enjoy the Offer at online store.
7. Offer are available in a quota cap of 1,000 on a first-come-first-served basis while quota lasts.
8. Offers are based on net single spending and not eligible for any split transactions.

Terms and Conditions of “Hong Kong Go 2024 Shopping Privileges” :

1. Unless otherwise specified, “BOC Credit Card x Hong Kong Go 2024 Shopping Privileges” (the “Promotion”) runs from 1 February to 31 December 2024 (both dates inclusive and based on the transaction date) (the “Promotion Period”). The offers are subject to limited quotas and available while quotas last, subject to the actual circumstances of the Merchant.
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, and BOC Credit Cards issued in the mainland and Macau (the “Eligible BOC Credit Card”); 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 and/or Smart

Account and/or Payment Account and/or Consumption Voucher Account (the “BoC Pay”).

3. The Promotion is applicable to the mobile application (“App”) under Hong Kong Go Limited (the “Merchant”), and/or the designated shops appointed by the Merchant (the “Store”).

4. Unless otherwise specified, a customer can enjoy the following offers by settling payment with an Eligible Credit Card and/or BoC Pay during the Promotion Period via the App and/or Store:

- i. HK\$10 instant discount upon spending of HK\$120 or above via the App with Promo Code BOCGO10 every Friday, Saturday and Sunday (“Offer 1”);
- ii. HK\$50 instant discount upon spending of HK\$500 or above via the App with Promo Code BOCGO50 every Friday, Saturday and Sunday (“Offer 2”);
- iii. Exclusive product discounts at the promotion corner in the App for customers with Eligible BOC Credit Cards and/or BoC Pay (“Offer 3”);
- iv. Exclusive price of HK\$128 for a 「KiKi All Day Set」 when purchased in the App with Promo Code BOCKI1 (original price: HK\$148, the discount is equivalent to 13% off) (“Offer 4”);
- v. Exclusive price of HK\$468 (including Tea charge and Service Charge) for an 「Old Bazaar Kitchen Lunch Set For 2」 when purchased in the App with Promo Code BOCOK1 (original price: HK\$598, the discount is equivalent to 21% off) (“Offer 5”);
- vi. Exclusive price of HK\$928 (including Tea charge and Service Charge) for an 「Old Bazaar Kitchen Business Lunch Set For 4」 when purchased in the App with Promo Code BOCOK2 (original price: HK\$1,198, the discount is equivalent to 22% off) (“Offer 6”).

5. During the Promotion Period, Offer 1 and Offer 2 are subject to limited quotas of 10,000 each, and are available on a first-come-first-served basis while quotas last.

Designated products are excluded from Offer 1 and Offer 2.

6. Offer 3 will be updated at 10:00am Hong Kong Time on the first day of every calendar month. For product details, please refer to the Merchant. The quota of Offer 3 products is available on a first-come-first-served basis while quotas last.

7. During the Promotion Period, Offer 4 is subject to limited quotas of 10,000, Offer 5 and Offer 6 are subject to limited quotas of 1,500 each, and are available on a first-come-first-served basis while quotas last. The redemption of Offer 4, Offer 5 and Offer 6 is valid till 31st January 2025. No redemption is allowed after the expiry day.

8. The customer is required to make reservation at least one day in advance in order to redeem Offer 5 and Offer 6. For details, please call the store on 2871 1993.

9. For App orders, only 1 Promo Code can be used per order. Each App account is eligible to use 5 Promo Codes per day

10. Once an order is accepted, no refunds or returns will be provided.

11. The Promotion cannot be used in conjunction with any other promotional offers in the App, or exchanged for cash or other products, and are non-transferable.
12. All images and information are for reference only.
13. Offers may be subject to other respective terms and conditions by the Merchant. The ultimate price of the products may vary based on actual conditions. For details, please enquire with the Merchant.
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 BOC Credit Card (International) Limited (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 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.
17. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
18. 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).
19. 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 is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaints 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.
20. 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 or do not mean to endorse or

recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall the Company and the Merchant 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.

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

22. 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.

23. No person other than the customers, the Merchant, BOCHK and 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.

24. 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.

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

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

27. For details, please refer:

<https://www.bochk.com/en/creditcard/promotions/offers/hkgoyro2024.html>

Terms and conditions of “MTR Malls Spending Rewards Program”

1. “MTR Malls Spending Rewards Program” (the “Program”) runs from 8 December 2023 to 31 March 2024, both dates inclusive (the “Promotion Period”). The MTR Points Reward during the Promotion Period are subject to limited quotas and the Program will end when the quotas are full.

2. Unless otherwise specified, the Program is only applicable to the below means of payment:

- i. Physical cards of BOC Credit Cards, BOC Dual Currency Cards and BOC Co-branded Cards issued in Hong Kong bearing the logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”); and/or
- ii. BoC Pay mobile app, which refers to QR Code payments made with the BoC Pay mobile app. The customer may settle payments by successfully binding the BoC Pay

mobile app with a BOC Dual Currency Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account and/or Consumption Voucher Account (“BoC Pay”).

3. Unless otherwise specified, this Program is only applicable to the promotion operated by MTR Corporation Limited (“MTR Limited”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants (“Eligible Merchants”) in Participating MTR Malls (including Telford Plaza, Maritime Square, PopCorn, The LOHAS and The Wai) (“MTR Malls”) (“Eligible Merchants”) during the Promotion Period. Please refer to the MTR Malls website for the latest updated shop categories and Eligible Merchants.

4. Unless otherwise specified, this Program cannot be combined with any other promotional offers.

5. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.

6. Customers must download the latest version of the “MTR Mobile” mobile application (“MTR Mobile”) and sign up as Registered Users before Reward redemption to participate in the Program (the “Eligible Customer”). Each Eligible Customer must sign up as an MTR Mobile Registered Users with email and mobile number. Each effective email and mobile number can be used for one account only. Duplicate registration of the same mobile number or holding more than one membership account by the same individual or by any means to hack and/or amend computer software to redeem MTR Points to spend at shops will not be accepted. The Eligible Customer must update to the latest mobile version for the MTR Points usage, otherwise customers may not be able to use MTR Points successfully.

7. The Eligible Customer must present their physical Eligible Credit Card and/or Eligible Mobile Payment (if applicable) bearing the same card number as imprinted on the payment slips and/or relevant interface of BoC Pay transaction record, together with the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) in person at the designated self-redemption kiosks at MTR Malls within 8 days from the transaction date or on before 31 March, 2024 (whichever is earlier) within the redemption time. Redemption is valid after verification by staff of MTR Malls. MTR Malls may not process the redemption if the customer refuses to provide the above relevant information.

8. During the Promotion Period, the Eligible Customer is entitled to redeem 8,000 MTR Points (“Reward 1”) upon same-day cumulative spending of HK\$1,000 or above with the same Eligible Credit Card or BoC Pay; and/or to redeem 30,000 MTR Points (“Reward 2”) upon same-day cumulative spending of HK\$3,000 or above with the

same Eligible Credit Card or BoC Pay; and/or to redeem 50,000 MTR Points (“Reward 3”) upon same-day cumulative spending of HK\$5,000 or above with the same Eligible Credit Card or BoC Pay in the same MTR Mall. A maximum of 3 sets of Eligible Receipts with spending amount no less than HK\$200 for each set of Eligible Receipts from different merchants in the same MTR Mall on the same transaction day with the same Eligible Credit Card or BoC Pay can be accumulated for each redemption of Reward 1 / Reward 2 / Reward 3.

9. BoC Pay spending includes eligible transactions made by BoC Pay with a BOC Dual Currency Card and/or Smart Account and/or Payment Account and/or Consumption Voucher Account at Eligible Merchants in MTR Malls. If using BoC Pay Consumption Voucher Account, the usage will be restricted to the Consumption Voucher amount that has been stored, and other terms and conditions apply. The Smart Account/Payment Account are subject to the transaction limit of up to HK\$10,000 per day or relevant terms & conditions. For details, please refer to “Help” or “Consumption Voucher Scheme” section in the BoC Pay App or contact Personal Customer Service Hotline on (+852) 3988 2388.

10. The total MTR Points for Reward 1, Reward 2 and Reward 3 in all participating MTR Malls are not less than 350,000,000 points during the Promotion Period. Each Eligible Customer (based on the registration number of MTR Mobile) can redeem Reward 1 five times, Reward 2 three times and Reward 3 three times during the whole Promotion Period in all participating MTR Malls (up to a total of 280,000 MTR Points). Quotas for MTR Points are available on a first-come-first-served basis, while stocks last. Multiple redemptions with different Eligible Credit Cards or BoC Pay, or with different MTR Mobile registered accounts from the same customer will not be accepted.

11. There will not be any prior notice if the quotas are full. The quotas are calculated based on the computer record of the Company and/or MTR Malls. Customers are suggested to check the redemption status with the staff of MTR Malls at the Self-redemption kiosk.

12. Customer can redeem the Rewards within 8 days from the transaction date or on before 31 March,2024 (whichever is earlier). Late redemption will not be accepted. Receipts that are out of the Promotion Period are not accepted. The customer redeeming the Reward(s) must be the person who made the transactions. Staff of the MTR Malls reserves the right to ask for identity proof for the sole purpose of verification. Spending at different Participating Malls or on different transaction days cannot be accumulated for redemption.

13. Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gifts or services under any circumstances once issued. The Company and/or MTR Malls reserve the right to collect or cancel the Rewards used for sale.

14. The redemption location and time of participating of MTR Malls are as follows:

Participating MTR Malls	Location of Self-redemption kiosk	Redemption time
Telford Plaza	G/F, Telford Plaza 1 & 3/F, Telford Plaza 2 (near Customer Service Centre)	1pm - 9pm
Maritime Square	1/F, Maritime Square 1 (near Customer Service Centre)	1pm - 9pm
PopCorn	G/F, PopCorn 1 & G/F, PopCorn 2 (near Customer Service Centre)	1pm - 9pm
The LOHAS	4/F, The LOHAS (opposite Emperor Cinemas)	1pm - 9pm
The Wai	2/F, The Wai (next to Customer Service Counter)	1pm - 9pm

15. All original copies of the Eligible Receipts will be recorded by the staff of the MTR Malls and MTR Mobile system upon Reward registration and redemption for identification purpose. Customers cannot request refunds from the merchants with the recorded original copies of the merchant machine-printed invoices. Please check the MTR Points balance update in the effective registered account of the MTR Mobile Registered Users on the spot after the reward redemption. MTR Points cannot be cancelled or changed once issued. The MTR Points redeemed from this Promotion cannot be refunded or exchanged for cash or as cash change.

16. Unless otherwise specified, Reward 1 / Reward 2 / Reward 3 will be credited to the registered MTR user account. The customer can visit MTR Mobile for the points balance. The MTR Points redeemed from this Promotion will be effective till 3 May 2024. The Eligible Customer can use MTR Points to redeem MTR free rides, eVouchers and more gifts. Please refer to the terms and conditions of MTR Mobile (<https://www.mtr.com.hk/en/customer/main/mtr-mobile-terms-and-conditions.html#01>) for details of MTR Points / the use of MTR Points.

17. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2 or Reward 3 once. Eligible Receipts used for Reward 1 redemption cannot be re-used to redeem Reward 2, and vice versa. Each Eligible Customer can redeem the Reward once using the same-day spending at the same Eligible Merchant. Any amount exceeding the spending requirement for redemption cannot be retained and used for other promotions and/ or other offers. Customers are advised to check the details and related terms and conditions with the staff of the MTR Malls.

18. The above-mentioned transactions which are eligible for Reward redemption are also required to meet the requirements for earning MTR Points including, but not limited to spending amount requirements and related required transaction record for submission. For details, please check with the staff of MTR Malls for the Promotion details and terms and

conditions.

19. Staff of the MTR Malls and sales personnel of the merchants in the MTR Malls are not allowed to join this Promotion. Sales personnel of the merchants in the MTR Malls cannot redeem the Reward(s) on behalf of the customers under any circumstance.

20. Redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. Customer's payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer's signature (if applicable); whereas the merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. Credit card statements, photocopies of payment slips / merchant machine-printed invoices, transaction type displayed as "FPS" on BoC Pay are not accepted. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Cards and/or Eligible Mobile Payment and/or relevant interface of BoC Pay transaction record (for any reasons), or the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and not clearly showing the relevant information are not accepted.

21. Spending amount is counted by individual Eligible Credit Cards or BoC Pay (by credit card or BoC Pay account number), and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon / Instant Rewards). Spending of different principal credit card and supplementary credit card will be counted separately.

22. Eligible transaction means transaction between the Eligible Customer and the Eligible Merchant through payment with an Eligible Credit Card (including Eligible Mobile Payment) and/or BoC Pay. Receipts for/from the following are not eligible for Reward registration and redemption: Any non-designated electronic payment, temporary promotional booths, online shopping / takeaway order platform (including online shopping transaction which is paid at the physical shop), online ticketing (excluding online purchase of movie tickets from Emperor Cinemas), online payment (including collect in store) or transfer, purchase and usage of gift vouchers / coupons / gift cards / stored-value cards, reload of stored-value cards (except game centre), bill payments, autopay, bank, foreign currency exchanges, insurance and value-added services, property rental and sale, domestic services, other non-retail related spending (for instance: care and maintenance services, repair services, goods delivery, dismantling services, installation services), betting, school fees, purchase of travel or transport or entertainment related tickets fees or charges, 999.9 gold and gold savings club (not including decorated gold), or any ineligible

transaction designated by MTR Malls / the Company. Any photocopied, amended, duplicated, handwritten or reprinted invoices / payment slips and / or credit card statement are not accepted. MTR Malls reserve the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forged, or unsettled transactions and any other transactions as designated by the Company are not eligible for Reward redemption. Transaction date and time of the Company' s record shall prevail.

23. All transactions made via AlipayHK, WeChat Pay HK and UnionPay App and other designated payment means / e-Wallets as decided by the Company, and split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) or BoC Pay account(s) to participate in this Program. Multiple redemptions by the same customer with different The Point accounts will not be accepted.

24. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that must involve both deposit and balance payments, the customer can choose to use either the spending amount of the deposit or the balance payment, but not the total transaction amount for Reward redemption. Balance payment can be used to participate in the Program only if the deposit has not already been used to participate in this Program and presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification. The Point bonus points registration is applicable to both deposit and balance payment.

25. Staff of the MTR Malls reserve the right to record the first 6 digits and last 4 digits of the Eligible Credit Card or BoC Pay Account number (if applicable) and examine the information stated on the Eligible Receipts or relevant electronic payment receipts during Reward redemption and registration for the purpose of verification. By providing the above information for Reward registration and redemption, the customer is deemed to have understood the purpose of such collection of personal data and have agreed on the collection of related data. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. All personal information collected is subject to relevant terms and conditions of the Participating Malls. The Company does not accept any liability arising in conjunction with the personal information collected.

26. The Company will verify the transaction record of the relevant credit card or BoC Pay account to confirm the customer' s eligibility for redemption and entitlement of the Rewards. In case of discrepancy between the Company' s record and details recorded on the payment slip, the Company' s record shall prevail.

27. Reward(s) will not be granted on any unregistered, void, and partially or fully

refunded transactions. For any cancelled / refunded transactions, rewards will be automatically counted as invalid and will not be re-issued. MTR Malls have the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant The Point account directly without prior notice. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant merchants.

28. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the MTR Malls may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.

29. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, Bank of China (Hong Kong) Limited (“BOCHK”) / the Company / MTR Limited / MTR Malls have the right of forfeiture of a customer’ s eligibility to participate in this Program and reserve the right to take legal action in such instances.

30. The status of the Eligible Customer’ s credit card accounts and BoC Pay accounts must be valid, normal and in good credit at the time the Rewards are received in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / MTR Limited / MTR Malls has the right of forfeiture of a customer’ s eligibility of Reward redemption without prior notice.

31. BOCHK and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company give no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and do not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for the quality of the goods or the services, or any additional promotional offers / discounts provided by the Participating Malls. Please check with the staff of the MTR Malls for the latest details and terms and conditions of the offers.

32. BOCHK and/or the Company and/or MTR Limited and/or MTR Malls reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.

33. This Program is subjected to the terms and conditions of “MTR Points” scheme. Should there be any discrepancy, this version shall prevail. Please refer to the websites of Telford Plaza, Maritime Square, PopCorn, The LOHAS, The Wai, MTR Mobile for details

of the use of MTR Points, or check the details with the staff of the MTR Malls.

34. The Program is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of MTR Malls and/or BOCHK and/or the Company.

35. All information and images are for reference only

36. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

37. No person other than the customers, MTR Limited, MTR Malls, 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.

38. 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 AppGallery 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.

39. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.

40. Mobile Payment Applications are the third parties’ Mobile Applications. Mobile Payment Applications are subject to such service providers’ terms and conditions. The Company is not the service provider 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 gives no guarantee on 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.

41. The Company has 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 to 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 does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall the Company 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.

42. Apple Pay is a trademark of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd., registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay.

43. For details, please refer

<https://www.bochk.com/en/creditcard/promotions/offers/mtr1.html>

Terms and Conditions of “BOC Credit Card / BoC Pay Year-Round Reward Missions”

1. “BOC Credit Card / BoC Pay Year-Round Reward Missions” (the “Program”) is valid from 1 January to 31 December 2024, both dates inclusive (the “Promotion Period”) and will be divided into 6 phases. Phase 1 will run from 1 January to 29 February; Phase 2 from 1 March to 30 April; Phase 3 from 1 May to 30 June; Phase 4 from 1 July to 31 August; Phase 5 from 1 September to 31 October and Phase 6 from 1 November to 31 December.
2. Unless otherwise specified, the Program is only applicable to the below means of payment:
 - i. Physical cards of BOC Credit Cards, BOC Dual Currency Cards and BOC Co-branded Cards issued in Hong Kong bearing the logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards,

Private Label Cards and Intown Cards (the “Eligible Credit Cards”);
and/or

- ii. BoC Pay mobile app, which refers to QR Code payments made with the BoC Pay mobile app. The customer may settle payments by successfully binding the BoC Pay mobile app with a BOC Dual Currency Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account and/or Consumption Voucher Account (“BoC Pay”).
3. Unless otherwise specified, this Program is only applicable to the promotion operated by Sun Hung Kai Real Estate Agency Limited (the “SHK Real”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants in Participating Malls under SHK Real (“Eligible Merchants”) during the Promotion Period.
4. The Program is only applicable to the participating malls under SHK Real, including apm (Kwun Tong), Chelsea Heights (Tuen Mun), Chi Fu Landmark (Pok Fu Lam), East Point City (Tseung Kwan O), Harbour North (North Point), HomeSquare (Sha Tin), K-Point (Tuen Mun), Landmark North (Sheung Shui) (only applicable to the merchants from 2/F to 5/F), Metroplaza (Kwai Fong), Metropolis Plaza (Sheung Shui), Mikiki (San Po Kong), MOKO (Mong Kok), New Jade Shopping Arcade (Chai Wan) (except merchants located at New Jade Garden L4 Shopping Arcade), New Town Plaza (Sha Tin), Park Central (Tseung Kwan O), PopWalk (Tseung Kwan O), Tai Po Mega Mall (Tai Po), Tsuen Kam Centre & Grand City Plaza (Tsuen Wan), Tsuen Wan Plaza (Tsuen Wan), Uptown Plaza (Tai Po), V city (Tuen Mun), V Walk (Nam Cheong), wwwtc mall (Causeway Bay) (only applicable to the merchants from G/F to 13/F), YOHO MALL (Yuen Long) and Yuen Long Plaza (Yuen Long) (the “Participating Malls”).
5. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
6. Customers must be existing members or have successfully registered as members of The Point Integrated Loyalty Program (“Eligible Customers”) before Reward redemption to participate in the Program.
7. During the Promotion Period, the Eligible Customer is entitled to earn the basic points and also join the mission(s) of “BOC Credit Card / BoC Pay Year-Round Reward Missions” upon single net spending of HK\$400 or above with an Eligible Credit Card and/or BoC Pay, and successful registration on the transaction day. Upon completion of the designated mission(s), the Eligible Customer can redeem the corresponding points reward(s). Details of the missions are as follows:
 - i. Mission 1: Redeem \$50 Point Dollar (equivalent to 12,500 The Point bonus

- points, “Reward 1”) upon cumulative spending of HK\$2,000 and successful registration in the same Phase.
- ii. Mission 2: Redeem an extra \$110 Point Dollar (equivalent to 27,500 The Point bonus points, “Reward 2”) upon cumulative spending of HK\$6,000 and successful registration in the same Phase.
8. Each Eligible Customer (based on The Point member ID) can complete Mission 1 and Mission 2 once to redeem Reward 1 and Reward 2 each in each Phase, and redeem Reward 1 and Reward 2 a maximum of six times in all six phases to earn up to a total of \$960 Point Dollar (equivalent to 240,000 The Point bonus points).
 9. Quota for Reward 1 is not less than 4,800 and quota for Reward 2 is not less than 1,200 in each phase. There are limited quotas and all rewards are available on a first-come-first-served basis, while stocks last. There will not be any prior notice if the quotas are full. The quotas are calculated based on the computer record of the Company and SHK Real.
 10. Participation by the same customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.
 11. Each Eligible Customer must present their physical Eligible Credit Card and/or its Eligible Mobile Payment (if applicable) bearing the same card number as imprinted on the payment slips and/or relevant interface of BoC Pay transaction records, together with the original copies of the valid merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) in person at the designated registration locations at the Participating Malls where the transactions were made on the transaction day within the designated registration time for registration. Registration is valid after verification by Participating Mall staff. Registration can only be done on the transaction day. Late registration is not accepted. Receipts that are out of the Promotion Period and less than HK\$400 are not accepted. Registration is not applicable to self-registration through The Point App, The Point WeChat Mini Program, AlipayHK or AlipayCN Mini App, or points registration via YATA Fans / SmarTone Plus members’ “Auto-earn The Point bonus points function” and “Instant Point Earn Service” at designated merchants.
 12. The registration location and time of the Participating Malls are as follows:
Registration time is subject to change without notice.

Participating Mall	Redemption Location	Redemption Time
apm (Kwun Tong)	Customer Care Centre, Concourse	12:00nn - 11:00pm
Chelsea Heights (Tuen Mun)	G/F Customer Care Centre	1:00pm - 10:00pm
Chi Fu Landmark (Pok Fu Lam)	L2 Redemption Counter	12:00nn - 9:00pm
East Point City (Tseung Kwan O)	L2 Gift Redemption Counter	1:00pm - 10:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase II	10:00am - 10:00pm
HomeSquare (Sha Tin)	L1 Customer Care Centre	11:00am - 9:00pm
K-Point (Tuen Mun)	L2 Customer Care Centre	10:00am - 6:00pm
Landmark North (Sheung Shui)	L4 Customer Care Centre	10:00am - 10:00pm
Metroplaza (Kwai Fong)	L2 Customer Care Centre	10:00am - 10:00pm
Metropolis Plaza (Sheung Shui)	L2 Customer Care Centre	12:00nn - 9:00pm
Mikiki (San Po Kong)	G/F Customer Care Centre	1:00pm - 10:00pm
MOKO (Mong Kok)	L1 Customer Care Centre	10:00am - 10:00pm
New Jade Shopping Arcade (Chai Wan)	L1 Customer Care Centre	12:00nn - 10:00pm
New Town Plaza (Sha Tin)	L4 The Point Member Counter, Phase I / L1 The Point Member Counter, Phase III	10:00am - 10:00pm
Park Central (Tseung Kwan O)	G/F The Point Member Counter	1:00pm - 10:00pm
PopWalk (Tseung Kwan O)	G/F Customer Care Centre, PopWalk 2 & Ocean PopWalk	10:00am - 10:00pm
Tai Po Mega Mall (Tai Po)	Customer Care Centre, Zone C	12:00nn - 9:00pm
Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	L2 Customer Care Centre, Tsuen Kam Centre	10:00am - 6:00pm
Tsuen Wan Plaza (Tsuen Wan)	L3 Customer Care Centre	10:00am - 10:00pm
Uptown Plaza (Tai Po)	L1 Customer Care Centre	10:00am - 10:00pm

V city (Tuen Mun)	Customer Care Centre, MTR Level	11:00am – 10:00pm
V Walk (Nam Cheong)	L2 Customer Care Centre	12:00nn – 10:00pm
wwwtc mall (Causeway Bay)	L2 Customer Care Centre	12:00nn – 10:00pm
YOHO MALL (Yuen Long)	L2 Customer Care Centre, YOHO MALL I & II	10:00am – 10:00pm
Yuen Long Plaza (Yuen Long)	L1 Customer Care Centre	11:00am – 9:00pm

13. Eligible Receipts can be used to join both Mission 1 and Mission 2 in the same Phase. Eligible Customers can combine and accumulate spending from different Participating Malls or on different transaction days to complete Mission 1 and Mission 2 of the same Phase. Spending in different Phases cannot be accumulated.
14. Each Eligible Receipt can only be used to register for this Program, and cannot be re-used or used in conjunction with other mall promotions (except The Point points registration and existing free parking privileges of Participating Malls). For additional promotions / discounts that may be offered by individual Participating Malls, please contact individual Participating Mall staff or refer to the terms and conditions for details.
15. All original copies of the Eligible Receipts will be stamped by Participating Mall staff upon registration for identification purpose. SHK Real and Participating Mall staff reserve the right to make any markings on the Eligible Receipts during registration. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
16. Eligible Customers can check their progress of the Mission(s) on the Promotion Page in The Point App upon successful registration. Upon completion of the designated Mission(s) (i.e. accumulated the designated amount), Eligible Customers can redeem the corresponding Reward(s) of the completed Mission(s) by clicking “Redeem Now” on the Promotion Page in The Point App. Reward(s) will be credited to Eligible Customer's The Point account immediately after successful redemption. Eligible Customers can refer to the “Points Activities History” for details.
17. Each Eligible Customer must redeem the Reward(s) of the completed Mission(s) on the Promotion Page in The Point App within 14 days after the end of each Phase ("Reward Redemption Period") or before all Reward quotas in that Phase are depleted. Late redemption will not be accepted and Reward(s) will be automatically voided after the Reward Redemption Period. For details of Reward Redemption,

please refer to the Promotion Page in The Point App.

Phase	End Date for Reward Redemption
1	14 March 2024
2	14 May 2024
3	14 July 2024
4	14 September 2024
5	14 November 2024
6	14 January 2025

18. Reward(s) cannot be cancelled, altered, transferred, refunded or exchanged for cash, gift or services, or changed under any circumstance once issued.
19. The Point Dollar reward for Reward 1 and Reward 2 will be credited to the Eligible Customer's The Point account in the form of The Point bonus points. The expiry date of the bonus points redeemed during 1 January to 31 March 2024 will be 31 March 2025; expiry date of the bonus points redeemed during 1 April to 30 September 2024 will be 30 September 2025; and expiry date of the bonus points redeemed during 1 October 2024 to 14 January 2025 will be 31 March 2026. Each \$1 Point Dollar can be used as HK\$1 when spending at applicable merchants in the Participating Malls. Please refer to <https://www.thepoint.com.hk/en/point-dollar.html> for the applicable merchant list and the related terms and conditions of The Point Integrated Loyalty Program (<https://www.thepoint.com.hk/en/terms-and-conditions.html>) for the use of Point Dollar / The Point bonus points.
20. Participating Mall Staff and sales personnel of the merchants at the Participating Malls are not allowed to join this Program. Sales personnel of the merchants at the Participating Malls cannot register for this Program or redeem the Reward(s) on behalf of the customers under any circumstance.
21. Eligible Receipts include original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within opening hours to the customers. Customer's payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer's signature (if applicable); whereas the merchant name, transaction date, spending amount and purchase items must be clearly stated on the merchant machine-printed invoices. The credit card statement, photocopies of payment slips / merchant machine-printed invoices, transaction type displayed as "FPS" on BoC Pay are not accepted. The customer will not be eligible for registration if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Card and/or its Eligible Mobile Payment and/or relevant interface of BoC Pay transaction

record (for any reasons) on the transaction day, or the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and unable to show clearly the relevant information are not accepted.

22. Only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon / Instant Rewards/ Point Dollar / SHKP Malls Gift Card). The principal and supplementary cardholders of the same Eligible Credit Card can participate in the Program upon spending with their Eligible Credit Cards and using their corresponding The Point account.
23. Eligible transaction means transaction between an Eligible Customer and an Eligible Merchant through payment with an Eligible Credit Card (including Eligible Mobile Payment) and/or BoC Pay. This Program accepts receipts for purchasing designated festive food coupons (limited to mooncake (including ice cream mooncake), Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers). Receipts for using these designated festive food coupons and the following are not eligible for this Program: Apple Store; travel agencies and cross-border buses; property/real estate agencies; services of fitness and beauty centers (except purchase of products); haircut/hair treatment; elderly homes; medical and dental clinic services; carwash, car care services, automotive products and related service or the purchase of parking cards; kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores (this merchant list is subject to change from time to time without prior notice. For details, please contact Participating Malls); tenants located at L4 Shopping Arcade, New Jade Gardens, tenants in office buildings; hotels; banking services; insurance premiums; money exchange shops; tuition / membership / any other monthly fees; the purchase or topping-up of Octopus cards; value-added or payment services; mail, fax, email or phone orders; online shopping (except online purchase of movie tickets); telecommunication fees or purchase of calling cards; trade-in transactions or product redemptions, purchase of SHKP Malls Gift Card, purchase and use of cash coupons/ gift certificates, gift cards, Point Dollar, e-coupons, membership cards, bonus point cards, discount cards or value-added cards, shoe coupons, soup coupons, drink coupons, food coupons, cake cards, and wedding coupons (including but not limited to cake cards, Chinese bridal cake cards, wedding vouchers and wedding coupons); purchase of gold grains, bars or deposits for the gold saving club, payments settled by cash or other trades decided by the Participating Malls or any ineligible transaction designated by SHK Real / the Company. Any photocopied, amended, duplicated, handwritten or reprinted invoices / payment slips and / or credit card statement are not accepted. SHK Real / Participating Malls reserve the right not to accept any receipts that are suspected to

be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forgery, unsettled transactions and any transactions designated by the Company are not eligible for registration and Reward redemption. Transaction date and time of the Company's record shall prevail.

24. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that must involve both deposit and balance payment, customers can choose to use either the spending amount of the deposit or the balance payment but not the total transaction amount for Reward registration on that transaction day. Balance payment can be used to participate in the Program only if the deposit has not already been used to participate in this Program and presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification. The Point bonus points registration is applicable to both deposit and balance payment.
25. All transactions made via Alipay, WeChat Pay and UnionPay App and other designated payment means / e-Wallet as decided by the Company, and split transactions will not be accepted.
26. BoC Pay spending includes eligible transactions made by BoC Pay with a BOC Dual Currency Card and/or Smart Account and/or Payment Account and/or Consumption Voucher Account at Eligible Merchants in Participating Malls. If using BoC Pay Consumption Voucher Account, the usage will be restricted to the Consumption Voucher amount that has been stored, and other terms and conditions apply. The Smart Account/Payment Account are subject to the transaction limit of up to HK\$10,000 per day or relevant terms & conditions. For details, please refer to "Help" or "Consumption Voucher Scheme" section in the BoC Pay App or contact Personal Customer Service Hotline on (+852) 3988 2388.
27. Participating Mall staff reserves the right to record The Point member ID and information stated on the Eligible Receipts, and photocopy the receipt(s) and relevant electronic payment receipts and request customers using Eligible Mobile Payments and/or BoC Pay to open the corresponding mobile app and present the transaction record for the purpose of registration and verification. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. By providing the above information, customers have agreed on the collection of related data and understand the purpose on the use of such data.
28. The Company will verify the transaction record of the relevant credit card or BoC Pay account to confirm the customer's eligibility for registration and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail. For any

cancelled / refunded transactions, the Company has the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant credit card or BoC Pay account directly without prior notice.

29. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, Bank of China (Hong Kong) Limited (“BOCHK”) / the Company / SHK Real / Participating Malls have the right of forfeiture of a customer’ s eligibility to participate in this Program and reserve the right to take legal action in such instances.
30. The status of the Eligible Customer’ s credit card accounts and/or BoC Pay accounts must be valid, normal and in good credit at the time the Rewards are received in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / SHK Real / Participating Malls has the right of forfeiture of a customer’ s eligibility of Rewards redemption without prior notice.
31. BOCHK and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company gives no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and does not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for the quality of the goods or the services, or any additional promotional offers / discounts provided by the Participating Malls. Please check with the staff of the Participating Malls for the latest details and terms and conditions of the offers.
32. BOCHK and/or the Company and/or SHK Real and/or Participating Malls reserve the right to amend, suspend or cancel the Program or its terms and conditions and the right of final decision on all matters and disputes.
33. The Program is subject to their respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of SHK Real and/or Participating Malls and/or BOCHK and/or the Company.
34. All information and images are for reference only.
35. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
36. No person other than the customers, SHK Real, Participating Malls, 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.

37. 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 AppGallery 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.
38. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
39. Mobile Payment Applications are the third parties’ Mobile Applications. Third parties’ Mobile Payment Applications are subject to such service providers’ terms and conditions. The Company is not the service provider of the third parties’ Mobile Payment Applications. If customers have any enquiries or complaint about the third parties’ Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee on the third parties’ 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.
40. The Company has 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 to 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 does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties’ Mobile Applications. Not shall the Company 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.

41. Apple Pay is a trademark of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd., registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay.
42. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
43. For details, please refer

“SOGO Rewards Member Exclusive Offer” Terms and Conditions:

1. “SOGO Rewards Member Exclusive Offer” Promotion (the "Promotion") runs from 28 February to 31 March 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 logo and/or Smart Account and/or Payment Account and/or register Consumption Voucher Account (the “BoC Pay”).
3. SOGO Rewards members should present the membership card on mobile app and the original sales memo (refers to “Invoice(s)”) with corresponding membership number to enjoy the offers.
4. BOC Credit Card (International) Ltd (refers to "Card Company") and/ or UnionPay International Company Limited (refers to “UnionPay International”) is neither vendors nor service providers, thus UnionPay International shall not take any responsibility to the products or services provided by the merchants.
5. Privilege 1: The Promotion is valid from 28th February to 31st March 2024. Cardholders

are eligible to redeem the following offers by spending with same physical UnionPay Card or with same physical UnionPay Card via UnionPay Mobile QuickPass or UnionPay QR code with the same payment gateway at SOGO Causeway Bay store during the promotion period:

6. SOGO Causeway Bay Store B2/F and FRESHMART
 - i. Offer 1 - For every Saturdays, Sundays and 29th March during Promotion Period, get a HK\$50 SOGO Gift Certificate (refers to “Gift Certificate”) upon single net spending of HK\$600 or above;
All merchants in SOGO Causeway Bay store
 - ii. Offer 2 - get a HK\$50 Gift Certificate upon single net spending of HK\$1,500;
 - iii. Offer 3 - get HK\$450 Gift Certificates upon net spending of HK\$12,000 (Maximum 2 sales memos at 2 of different counters in the same Spending Day);
 - iv. Offer 4 - get HK\$1,000 Gift Certificates upon net spending of HK\$26,000 or above (Maximum 2 sales memos at 2 of different counters in the same Spending Day).
7. Split transactions will not be accepted. Each or set of sales memo(s) is/ are entitled to redeem the above offer once only; Qualified sales memos and valid original machine-printed merchant sales invoices of each UnionPay Card at each spending day is entitled to redeem the offer once on Redemption Days. Each card can redeem each offer once daily and total 10 times during the promotion period. All merchants in SOGO Causeway Bay store are applicable to our promotion.
8. Cardholders must redeem Gift Certificate(s) in person at SOGO CLUB 15/F of SOGO Causeway Bay store on the Redemption Days during the Promotion Period - that is 2nd ,3rd ,9th ,10th ,16th ,17th ,23rd ,24th ,29th ,30th and 31st March 2024 within the business hours. No authorization to redeem Gift Certificate(s) by any third party is allowed. Late redemption will not be allowed.
9. Cardholders must present the original copies of sales memo(s) and valid sales invoice(s) of transaction within Promotion Period, UnionPay App or other App supporting UnionPay QR Code Payment transaction details at mobile device, eligible UnionPay Card binding at mobile device or watch or corresponding UnionPay Card for verification by staff members to redeem the Gift Certificate(s). If Cardholders cannot present the valid sales memo(s), Invoice(s) and/or UnionPay Card with consistent information including UnionPay Card number, merchant name, transaction date, transaction amount etc, or the information provided by Cardholders is insufficient, Cardholders will not be able to redeem Gift Certificate(s) for whatever reason.
10. The Promotion will only accept original copies of sales memos and Invoices. The original copy of sales memos should indicate the UnionPay Card number, merchant name, transaction date, transaction amount, valid authorization code and signature of

Cardholders (if applicable) clearly. Invoice(s) from merchants should state the merchant name, transaction date, transaction amount and sales items clearly. The transaction amount in both sales memo(s) and Invoice(s) must be equivalent. Merchant invoice(s), receipt(s) or original sales memo(s) from the transactions of purchase of infant milk powder (stage 1) and Gift Certificate will not be accepted for the Promotion. Transaction from the same merchant cannot be split into multiple sales invoices or sales memos to participate in the Promotion.

11. Cancelled, refunded, forgery and unsettled transactions are not eligible for Gift Certificate redemption. If only deposit is paid in that transaction, the eligible amount is the paid deposit on the same day, instead of the total amount of the transaction.
12. All invoices will be stamped by staff members at the redemption counter after redemption. Cardholders cannot request for refund from merchants with the stamped sales invoice(s). Balance of the transaction amount that exceeds the minimum spending requirement cannot be used in other promotions. In case of refund, Cardholders are required return all redeemed Gift Certificate(s) at redemption counter before refund processing procedure at relevant merchants.
13. The first 6 and last 4 digits of UnionPay Card number, Cardholder's name and information on merchant sales invoice(s) and sales memo(s) will be collected for internal audit at redemption.
14. Any outstanding balance after deducting the face value of Gift Certificate must be settled via UnionPay network.
15. Individual terms and conditions apply on Gift Certificate. Please refer to Gift Certificate for details.
16. Gift Certificate will not be re-issued in case of loss or damage. Copied or damaged Gift Certificate will not be accepted. Gift Certificate cannot be transferred, refunded or exchanged for cash under any conditions once issued.
17. Gift Certificate is offered on a first-come-first-served basis with limited daily quota and only available while stock lasts.
18. In case of fraud or abuse, UnionPay International and SOGO reserve the right to disqualify the Cardholders immediately and retain the right for legal action. For any disqualified redemption or cardholder, UnionPay International and SOGO reserve the right to retrieve the Gift Certificate.
19. Privilege 2: Exclusive Merchant Offers (refers to “Privilege 2”): Privilege 2 is applicable on 28th February to 31st March 2024. Please refer to the in-store promotion materials or contact the sales representatives of the respective brands for more details.
20. Privilege 3: Spring Beauty Fair @SOGO - SOGO Rewards members by spending with UnionPay can receive a Box of Hon Takasagoya Cookies upon single purchase of \$1,500 at designated counters at SOGO Causeway Bay store (Refers to “Privilege

3”): Privilege 3 is applicable on 9th March to 20th March 2024. SOGO Rewards members by spending with UnionPay Card, UnionPay Mobile QuickPass or UnionPay QR Code can receive a Box of Hon Takasagoya Cookies upon single purchase of \$1,500 at designated counters of SOGO Causeway Bay store.

21. Designated counters include: all counters on B1/F (except Mikimoto counter), beauty and perfume counters on G/F or 3/F (except Chanel counter), beauty salon on SOGO CLUB 14/F or 15/F of SOGO Causeway Bay store.
22. SOGO Rewards members should present the membership card on mobile app and the original sales memo with corresponding membership number to enjoy the offers.
23. Redemption counter is located on B1/F, New Wing of SOGO Causeway Bay store. Each of sales memo /per card/per person/per SOGO Rewards member no. is entitled to redeem the gift once daily only.
24. Limited quota while stocks last.
25. For details, please refer :
https://www.unionpayintl.com/hk/promotion/en/promo_sogo2024.html

General Terms and Conditions:

1. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
2. The Offers cannot be used in in-store designated counter products, redemption products, bargain products, phone cards, broadband access rechargeable SIM cards, iTunes & Google gift cards, Octopus reloading services, plastic shopping bag charges, bill payments, wholesale or credit sale products, donations and prepaid services, Easy Cash withdrawal services, or transactions done over the phone, by email or by fax.
3. 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.
4. Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
5. 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
6. Google Play, HUAWEI AppGallery or BOCHK website.

7. 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.
8. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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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