

Terms and Conditions of “BoC Pay+ 2026 CNY Instant Discount Offer”

1. “BoC Pay+ 2026 CNY Instant Discount offer” (the "Promotion") runs from 2 January 2026 to 28 February 2026, 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.
3. During the Promotion Period, customers can enjoy below discount offer upon payment (the “Offer”) via BoC Pay+ at designated merchants (the “Participating Merchants”)
 Offer 1: an instant discount of HK\$10 off upon single net spending of HK\$100
 Offer 2: an instant discount of HK\$5 off upon single net spending of HK\$50.

4. The Promotion is applicable on the following Participating Merchants:

Participating Merchants of Offer 1

CIRCLE K	759 Store	Apita UNY
C.P.U	Columbia	Crocs
DS Groceries	Go Wild	K-Swiss
Lung Fung Group	Palladium	Rockport
Runderful	Sasa	Sportshouse
Wing On Department Store	MyLink Mall (apply to BoC Pay+ Shopping Platform only) (From February 1 - 28)	

Participating Merchants of Offer 2

Fariwood	Asam Chicken Rice	Bashi Ramen
Bingle Bingle	Dimpot	Dumpling City
Dumpling Station	King Fong Bing Teng	ManShan Taipei
Men Wah Bing Teng	Nam Kee	Pho Le
Tai Hing	TeaWood Taiwanese Cafe & Restaurant	TOKENYO
Tommy Yummy Thai Café	Trusty Congee King	

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 maximum 1 time per month and Offer 2 maximum 1 time per month during the Promotion Period.
7. The Offer is available in a quota cap of 10,000 times for Offer 1 and 20,000 times for Offer 2 and 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.

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 Pay+ Wallet / Credit Card / Smart Account/ Payment 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 BoC Pay+ 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>Help > 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 and / or UnionPay International 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 UnionPay International 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 UnionPay International 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!

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