

BoC Pay+ “Strike Big with Fun” Lucky Draw Terms and Conditions:

1. BoC Pay+ mobile application (“BoC Pay+”) “Strike Big with Fun” Lucky Draw (“the Promotion”) period is from 1 February to 3 March 2026 (both dates inclusive) (the “Promotion Period”).
2. The Promotion is applicable to customers who are holding Pay+ Wallet or Pay+ Wallet Lite during the Promotion Period and also aged 18 or above before the end of the Promotion Period (“Eligible Customer”).
3. During the Promotion Period, an Eligible Customer who completes specific missions can enjoy up to 8 chances for the Lucky Draw (“Lucky Draw Chances”).

Missions	Lucky Draw Chances
Send red packets or transfer money to a third party. Transactions do not include receiving money or transferring money to the account of the same name as the transferee.	Completing one successful mission grants one Lucky Draw Chance, with a maximum of one chance.
Perform merchant transactions	Completing one successful mission awards one Lucky Draw Chances.
Perform bill payment transactions (scan the FPS bill payment QR code of bills through “Main page”> “Scan” or “Pay Bills”)	Completing one successful mission awards one Lucky Draw Chance.
Apply for Bank of China credit card installment loan products successfully (including Cash Installment, Statement Installment or Cash Before Card)	Completing one successful mission awards two Lucky Draw Chances.

4. The winners will be randomly drawn by the computer system of Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Ltd (the “Card Company”) from all the Lucky Draw Eligible Customers. The eligibility of each transaction is determined by matching the customer’s transaction records held by the BOCHK and/ or the Card Company. The Lucky Draw Reward (the “Lucky Draw Reward”) will be credited to the BoC Pay+ Wallet of the Eligible Customers on or before 31 May 2026. The Lucky Draw Reward details are as follows:

Lucky Draw Reward	Quotas
HK\$8888 cash reward	Total 3 quotas
HK\$889-HK\$888 -e-coupon reward x 1 (e-coupon 1)	Total 20 quotas
HK\$89-HK\$88 e-coupon reward x 1 (e-coupon 2)	Total 500 quotas

5. Any application for a Bank of China credit card installment loan product is subject to the full discretion and approval of the Card Company. If Eligible users apply for a Bank of China credit card installment loan product during the Promotion Period but are ultimately not approved, such an application shall not be considered as a valid "successful application".
6. Each Eligible Customer can win one prize during the Promotion Period.
7. The results of the lucky draw will be announced on or before 31 May 2026 via the latest version of BoC Pay+. BoC Pay+ push notification will also be sent to the winners on or before 31 May 2026 in accordance.
8. Employees of the Bank and the Card Company who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.
9. The Lucky Draw Reward will be verified against the transaction dates and amounts recorded in the transaction records of the BOCHK and/ or the Card Company. If the information held by the customer does not match the records of BOCHK and/or the Card Company, the records of the BOCHK and/ or the Card Company shall prevail.
10. The Lucky Draw Award will be cancelled or refunded in all ineligible transactions. BOCHK and / or the Card Company reserve the right to debit the relevant BoC Pay+ wallet with the amount equivalent to the value of the Lucky Draw Reward without prior notice to the winners.
11. The e-coupon is applicable to the physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, SASA, JHC (collectively the "Designated Merchants").
12. By applying the e-coupon at Designated Merchants, the winners can get a HK\$888 discount upon single net spending of HK\$889 or above with e-coupon 1 or a HK\$88 discount upon single net spending of HK\$89 or above with e-coupon 2 (the "Offer"). The validity of the e-coupon is until 31 July 2026. (the "Validity Period"). The winners must use the e-coupon within the Validity Period. Only one e-coupon can be applied in each transaction. Customers must state the intention to settle payment via BoC Pay+ and present the e-coupon payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
13. The Lucky Draw Reward cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.

General Terms and Conditions:

1. Eligible Customer whose Pay+ Wallet or Pay+ Wallet Lite are valid, in good standing are eligible for the Coupon reward. In the event of termination of Pay+ Wallet or Pay+ Wallet Lite, bad record, forfeiture during the Promotion Period or at the time of crediting the Coupon reward, the Coupon reward will not be credited and will be cancelled automatically forthwith.

2. 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 (the "BOCHK") and/or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card / bank account with the amount equivalent to the value of the Offer without prior notice to the customer.
3. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.
4. 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.
5. 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 of BoC Pay+.
6. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
7. 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.
8. 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.
9. 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.
10. 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.

11. 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.
12. 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.
13. 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