

BoC Pay+ Credit Card Top-up & Transfer Promotion Terms and Conditions:

1. 'BoC Pay+ Credit Card Top-up & Transfer Promotion' (the "Promotion") runs from 15 July to 30 September 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to BoC Pay+ customers with BOC Credit Cards that are issued in Hong Kong bearing Bank of China (Hong Kong) Limited (the "BOCHK") logo  (the "Eligible Customer"). During the Promotion Period, eligible customers should perform transaction with BoC Pay+.
3. Eligible Customers who top up, transfer or remittance using credit card value-added to Pay+ Wallet with HK\$1,000 or above amount during the Promotion Period (the "Eligible Transaction"), could enjoy one HK\$20 e-coupon ("Coupon Reward").
4. Complete 5 or more Eligible Transactions can receive an additional HK\$50 e-coupon.
5. Each Eligible Customer can receive a maximum of two Coupon Rewards per month during July, August, and September 2026 (one HK\$20 e-coupon and one HK\$50 e-coupon), and a maximum of 6 Coupons (total value HK\$210) during the entire Promotion Period .
6. Coupon Rewards are available in a quota cap of 5,000 on a first-come, first-served basis while quota lasts.
7. Coupon Reward will be credited to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer on or before 30 November 2026.
8. 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, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U. , Runderful and designated brand stores that operated by Sportshouse Limited including Addidas 、 Asics、 Hoka 、 New Balance、 New Era、 Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the "Designated Merchants").
9. By applying the e-coupon at Designated Merchants, Eligible Customer can get a HK\$20 discount upon single net spending of HK\$50 or above, or a HK\$50 discount upon single net spending of HK\$100 or above (the "Offer"). The Eligible Customer 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.

“BoC Pay+ Installment & Cash In Plans promotion offer” Terms and Conditions:

1. BoC Pay+ mobile application (“BoC Pay+”) Installment & Cash In Plans promotion offer (“the Promotion”) period is from 7 May to 31 December 2026 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, the Promotion is applicable to customers who upgrade from BoC Pay to BoC Pay+ or newly registered user on BoC Pay+ and holding with Pay+ Wallet or Pay+ Wallet Lite ("Eligible Customer").
3. Eligible Customers who successfully apply credit card installment loan products via BoC Pay+ through the "Main page> menu" during the Promotional Period will receive 1 BoC Pay+ HK\$50 e-coupon ("Coupon Reward").

	Installment & Cash In Plans	BoC Pay+ e-Coupon
Coupon	Cash Installment Statement Installment Cash Before Card	HK\$100-\$50 Coupon reward X1

4. Each Eligible Customer can receive a maximum of 2 Coupon Rewards per month, and a maximum of 10 Coupons during the entire Promotion Period.
5. Coupon Rewards are available in a quota cap of 5,000 on a first-come, first-served basis while quota lasts.
6. Coupon Reward will be credited to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer within two calendar months after the end of each phase. Details of Promotion Phase and Rebate Date as follows:

Promotion Phase	Rebate Date	Coupon Validity
7 May to 30 June 2026	On or before 31 August 2026	On or before 31 October 2026
1 July to 31 August 2026	On or before 31 October 2026	On or before 31 December 2026
1 September to 31 October 2026	On or before 31 December 2026	On or before 29 February 2027
1 November to 31 December 2026	On or before 29 February 2027	On or before 30 April 2027

7. 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, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U. , Runderful and designated brand stores that operated by Sportshouse Limited including

Addidas、Asics、Hoka、New Balance、New Era、Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the “Designated Merchants”).

8. By applying the e-coupon at Designated Merchants, Eligible Customer can get a HK\$50 discount upon single net spending of HK\$100 or above (the “Coupon 3”). The Eligible Customer 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.

BoC Pay+ Wallet Credit Card Top-up Promotion Terms and Conditions:

1. ‘BoC Pay+ Wallet Credit Card Top-up Promotion’ (the “Promotion”) runs from 1 January to 31 December 2026, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to BoC Pay+ customers with BOC Credit Cards that are issued in Hong Kong bearing BOCHK of China (Hong Kong) Limited (the “BOCHK”) logo  (the “Eligible Customer”). During the Promotion Period, eligible customers should perform transaction with BoC Pay+.
3. Eligible Customers who top up, transfer or remittance using credit card value-added to Pay+ Wallet during the Promotion Period, could enjoy 1.5% top-up handling fee offer.

Transaction	Original Fee	Promotional Fee
Top-up to Wallet	4%	1.5%
Purchases at merchant(s) ¹	Exemption	Exemption
Bill Payment	Exemption	Exemption
Transfer	4%	1.5%
Remittance ²	4%	1.5%
Transit Code	Exemption	Exemption

Note :

- 1) Including purchases at physical or online merchant in any currency.
- 2) The remittance service charge will be calculated separately. 1% of the total amount of the remittance (subject to a minimum fee of HKD20 per transaction and a maximum of HKD60 per transaction).
4. Top-up value subject to the maximum balance caps set by us or Electronic Direct Debit Authorization (eDDA) (if applicable), based on your inputted top up amount.

5. BOCHK and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.

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 (10.0 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!

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