

**Terms and Conditions of “BoC Pay+ Mainland China Online Merchant Spending up to 10% Rebate”**

1. This promotion (the "Promotion") runs from 1 August 2026 to 30 September 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to 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 who purchase (every RMB¥1 will be calculated as HK\$1) via BoC Pay+ at online stores in mainland China can enjoy 10% cash rebate; Each Customer can enjoy the Offer with no limit on number of Eligible Transactions during the Promotion Period. Each customer (based on Identification Document Number) is eligible to receive a maximum of HK\$100 cumulative Cash Rebate per month and a maximum of HK\$200 cumulative Cash Rebate throughout the Promotion Period.
4. The Offer is available in a quota cap of 1,000 times (counted based on each transaction) and on a first-come-first-served basis while quota lasts.
5. Eligible Transactions include purchases in online stores through UnionPay Network, but do not include physical stores transactions, bill payments, FPS transactions and transit code.
6. Only Eligible Transactions will be counted for the calculation of Cash Rebate. The Cash Rebate will be credited to the Pay+ wallet before 31 December, 2026.
7. During the Promotion Period and at the time when the Cash Rebate is credited, customer's Pay+ wallet must be valid and in good standing in order to be eligible for the Promotion and receiving the Cash Rebate.
8. Bank of China (Hong Kong) Limited and/or BOC Credit Card (International) Ltd will determine the eligibility of each transaction by matching the cardholder transaction records held by Bank of China (Hong Kong) Limited and/or BOC Credit Card (International) Ltd. If the information from the cardholder differs from those of Bank of China (Hong Kong) Limited and/or BOC Credit Card (International) Ltd records, the latter shall be final and conclusive.

**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 and/or Credit Card 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 (10.0 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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