

## Terms and Conditions of “BoC Pay+ 2026 March to April Cross-boundary The Chinese Mainland Online Promotion”

1. “BoC Pay+ 2026 March to April Cross-boundary The Chinese Mainland Online Promotion” (the "Promotion") runs from 12 March 2026 to 30 April 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to payments transaction made with the BoC Pay+ mobile app via UnionPay network, the Promotion Period.
3. During the Promotion Period, customers can enjoy an instant discount of up to 5% off upon single spending via BoC Pay+ at online mobile application (WeChat QR Code for Receiving Money is not included) in Mainland China (the “Offer” ). The Offer is capped at maximum of RMB10 on each applicable transaction.
4. Customers must pay via BoC Pay+ and successfully paid through the UnionPay network to enjoy the Offer.
5. Each customer (based on Identification Document Number) can the Offer a maximum of 4 times per month and a maximum of 8 times during the Promotion Period.
6. The Offer is available in a quota cap of 13,000 times and on a first-come-first-served basis while quota lasts.
7. Offers are based on net single spending and not eligible for any split transactions.
8. Unless otherwise specified, the Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership 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 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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