

'BoC Pay+ Upgrade Promotion' Terms and Conditions:

1. 'BoC Pay+ Upgrade Promotion' (the "Promotion") runs from 6 June to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to BoC Pay+ mobile application (the "BoC Pay+"), and customers who upgrade their account to BoC Pay+ Wallet during the Promotion Period (the "Eligible Customers").
3. During the Promotion Period, customers who complete any of the following transactions with BoC Pay+ can receive two HK\$25 e-coupons (the "Coupon Reward").
 - i. Single merchant purchase of HK\$200 or more, or
 - ii. Single designated bills payment of HK\$200 or more, or
 - iii. Single transfer of HK\$500 or more to a third-party payee via "Transfer/ FPS" function (Collectively "Eligible Transactions").
4. Designated bills include: bills of China Light & Power Company Syndicate, The Hong Kong Electric Company, Water Supplies Department, The Hong Kong and China Gas Company Limited.
5. Transfer transactions shall not exceed the daily transaction limit stipulated by the BoC Pay+ Wallet.
6. During the Promotion Period, Eligible Customers can receive the Coupon Reward once.
7. Cross-border remittance, collection of funds or transfer to self-named account will not be counted as an Eligible Transaction.

General Terms and Conditions:

1. The Coupon Reward is available in a quota cap of 20,000 on a first-come-first-served basis while quota lasts.
2. The Coupon Reward will be credited on or before 31 August 2025 to the BoC Pay+ account of the Eligible Customers under "Coupon" > "Collected Coupons" in BoC Pay+.
3. The Coupons are only applicable at the physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable at 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 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").
4. By using the e-coupon at Designated Merchants, Eligible Customer can get a HK\$25 discount upon single net spending of HK\$225 or above (the "Offer"). The validity of the

coupon is until 30 September 2025. (the "Validity Period"). 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.

5. Each Coupon can only be used once and will not be reissued.
6. Cancelled, refunded, fraudulent, unposted, split-bill, or unauthorised transactions are ineligible for participating in the Promotion and redeeming the Reward. If a transaction is found to be ineligible after the Reward is credited, the Reward will be automatically revoked. Bank of China (Hong Kong) Limited (the "BOCHK") and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to directly debit the equivalent Reward amount from the customer's Pay+ Wallet / Pay+ Wallet Lite/ relevant bank account / relevant credit card without prior notice.
7. Should the Coupon Reward become unavailable for any reason, BOCHK and / or the Card Company reserve the right to substitute alternative rewards at any time without prior notice.
8. The Promotion will be verified based on the transaction dates and amounts recorded in the system of BOCHK and/ or the Card Company. In case of any discrepancy between customer-held records and the data of BOCHK and/ or the Card Company, the latter shall prevail as the definitive version.
9. To qualify for this promotion and receive the Reward, Eligible Customers must maintain their Pay+ Wallet or Pay+ Wallet Lite in normal and valid status both during the Promotion Period and at the time of crediting the Reward. If the relevant Pay+ Wallet or Pay+ Wallet Lite has been closed or is in abnormal status, or the customer voluntarily forfeits the Reward, the Reward will not be credited and will be automatically revoked.
10. Customers are responsible for all data charges incurred from downloading and / or using BoC Pay+.
11. Please download BoC Pay+ through official application stores or the BOCHK website, and pay attention to the search keywords ("BoC Pay+"). iPhone users should download via the App Store; Android users can download via Google Play, HUAWEI AppGallery or the BOCHK website.
12. By using BoC Pay+, customers agree to be bound by the terms and conditions as published by BOCHK in BoC Pay+ from time to time. For details, please visit BoC Pay+ Main Page> "Menu" > "Help" > "Terms and Conditions".
13. Recommended Operating Systems for BoC Pay+ : iOS (14.0 or above) and Android (8.1 or above).

14. 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.
15. The above products, services and offers are subject to their respective terms and conditions. For details, please refer to the relevant promotional materials or inquire with relevant merchant(s) or staff of BOCHK and / or the Card Company.
16. No person other than BOCHK and / or the Card Company and / or the relevant merchant(s) shall have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or benefit from any provision of these terms and conditions.
17. BOCHK and / or the Card Company are not a supplier of the merchant(s). The relevant products and / or services are provided solely by the merchant(s). For any inquiries or complaints regarding the merchant(s)' products and / or services, please contact the merchant(s) directly. BOCHK and / or the Card Company assume no responsibility for, make no warranties regarding, and shall not be liable for any consequences arising from the quality of products and / or services provide by the merchant(s) or their suppliers. The merchant(s) bear full legal responsibility for all products and / or services.
18. BOCHK and / or the Card Company and / or the relevant merchant(s) reserve the sole discretion to modify, suspend or terminate this promotion or amend these terms and conditions at any time.
19. In case of any disputes, BOCHK and / or the Card Company and / or the relevant merchant(s) reserve the final decision-making authority over all matters and controversies.
20. 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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