

BoC Pay+ P2P Lucky Draw Terms and Conditions:

1. The “BoC Pay+ P2P Lucky Draw” promotion period is from 18 August 2025 to 7 November 2025 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, customers aged 18 or above can participate in the BoC Pay+ P2P Lucky Draw via fulfilling the conditions below (“Eligible Customer”) with the BoC Pay+.
3. During promotion period, an Eligible Customer is entitled to one lucky draw entry by making a minimum transfer of HK\$1,000 to a third-party payee via the “Transfer/FPS” function on BoC Pay+ (“Eligible Transaction”). There is no upper limit on the number of lucky draw entries for each Eligible Customer during the Promotion Period.
4. Winners will be randomly drawn by the computer system of Bank of China (Hong Kong) Limited (“the Bank”) and/or BOC Credit Card (International) Ltd (the “Card Company”) from all the Lucky Draw Eligible Customers, Lucky Draw Reward will be credited to the BoC Pay+ Wallet of Eligible Customer.
5. The eligibility of each transaction is determined by matching the customer’s transfer records held by the Bank and/ or the Card Company. The Lucky Draw Reward details are as follows:

Lucky Draw Reward	Date of crediting the Lucky Draw Reward	Quota
1,000,000 gift points	On or before 31 Dec 2025	Total 10 prizes
100,000 gift points		Total 100 prizes
10,000 gift points		Total 2000 prizes

6. The maximum amount of transfer transaction is subject to the transaction limit set by the BoC Pay+ wallet.
7. Eligible Transactions do not include remittance transfers, collections, or transfers to accounts in the same name.
8. Each Eligible Customer can win one prize during the Promotion Period.
9. The results of the lucky draw will be announced on or before 31 December 2025 via the latest version of BoC Pay+. The Lucky Draw Reward SMS notification or BoC Pay+ push notification will be sent to Eligible Customer on or before 31 December 2025 in accordance with the phone number maintained with BoC Pay+.
10. Eligible customers will be eligible to the Lucky Draw Reward only if his/her Pay+ Wallet or Pay+ Wallet Lite are valid and in good standing throughout the Promotion Period and at the time of crediting the Lucky Draw Reward. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered. In the event of termination of BoC Pay+ account, bad record, forfeiture of the Lucky Draw Reward during the Promotion Period or at the time

of crediting the Lucky Draw Reward, the Lucky Draw Reward will not be credited to the designated account and will be cancelled automatically forthwith.

11. 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.
12. The Lucky Draw Rewards 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. The Bank and/ or Card Company reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
2. The above Offer is subject to the transaction record of the Bank and/ or Card Company. If the information from the customer differs from those of the Bank and/ or Card Company records, the latter shall be final and conclusive.
3. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
4. The Bank and/ or Card Company reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of the Bank and/ or Card Company shall be final.
5. All information and images are for reference only.
6. No person other than the customers, the Bank and/ or 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.
7. Customers are responsible for the data charges of using and / or downloading BoC Pay+ imposed by their service providers.
8. Please download BoC Pay+ mobile applications from official application stores or the Bank website, and ensure the search wording is correct.
9. By using the BoC Pay+, the customer agrees to be bound by the content of this disclaimer as it may be amended by the Bank and/ or Card Company from time to time.
10. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
11. In case of any dispute, the decision of the Bank and/or the Card Company shall be final.
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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