

BoC Pay+ Welcome Reward Terms & Conditions:

1. BoC Pay+ Welcome Reward (the “Promotion 1”) runs from 1 April to 31 December 2026, both dates inclusive (the “Promotion Period”).
2. The Promotion 1 is only applicable to customers who have never received any BoC Pay+ or BoC Pay Welcome Reward before (the “Eligible Welcome Reward Customer”).
3. During the Promotion Period, each Eligible Welcome Reward Customer who successfully downloads the BoC Pay+ Mobile Application and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time will be eligible to receive 5 pieces of HK\$10 Coupon Rewards (“Welcome Reward”).
4. Each Eligible Welcome Reward Customer can participate the Promotion 1 only once. The Welcome Reward can only be enjoyed once.
5. The Welcome Reward will be automatically distributed to “Coupons” > “Collected Coupons” in the BoC Pay+ account of the Eligible Welcome Reward Customer.
6. The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 coupons and is applicable to the following designated merchants physical stores: 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 Adidas 、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”).
7. An Eligible Welcome Reward Customer can enjoy an HK\$10 discount upon single net spending of HK\$20 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
8. The Coupons are valid for 60 days from the date of distribution. Eligible Welcome Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

BoC Pay+ Upgrade Reward Terms & Conditions:

1. BoC Pay+ Upgrade Reward(the “Promotion 2”) promotion period runs from 1 April to 31 December, both dates inclusive (the “Promotion Period”).
2. The Promotion 2 is only applicable to customers who upgrade from BoC Pay to BoC Pay+ account during the Promotion Period is an Eligible Customers (the “Eligible Upgrade Reward Customer”).

3. During the Promotion Period, each Eligible Upgrade Reward Customer who successfully upgrades to BoC Pay+ can receive 2 pieces of HK\$25 Coupon Rewards (“Upgrade Reward”).
4. Each Eligible Upgrade Reward Customer can participate the Promotion 2 only once. The Upgrade Reward can only be enjoyed once.
5. The Upgrade Reward will be credited to the BoC Pay+ account > “Coupons”> “Collected Coupons” of the Eligible Upgrade Reward Customer within two calendar months (excluding the month of upgrading).
6. The Upgrade Reward is worth HK\$50 in total, including 2 pieces of HK\$25 coupons and is applicable to the following designated merchants physical stores: 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 Adidas 、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”).
7. An Eligible Upgrade Reward Customer can enjoy an HK\$25 discount upon single net spending of HK\$125 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
8. The Coupons are valid for 60 days from the date of distribution. Eligible Upgrade Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

BoC Pay+ Sportshouse Bonus Welcome Reward Terms and Conditions:

1. BoC Pay+ mobile application (“BoC Pay+”) **Sportshouse Bonus Welcome Reward** (“the Promotion”) promotion period is from 1 June to 31 July 2026 (both dates inclusive) (the “Promotion Period”).
2. The Promotion is applicable to customers who successfully download BoC Pay+ and hold his/her Pay+ Wallet or Pay+ Wallet Lite for the first time or upgrade from BoC Pay to BoC Pay+ account (“Eligible Customers”).
3. During the Promotion Period, an Eligible Customer who completes any payment at designated Physical merchants as below (“Eligible Transaction”) can enjoy an extra HK\$50 coupon (“Coupon Reward”).
4. Designated merchants as below: Sportshouse, C.P.U. , Runderful and designated brand stores that are operated by Sportshouse Limited including Adidas, Asics, Hoka, New Balance, New Era and Nike (For store details, please visit the official

website of Sportshouse <https://www.sportshouse.com>).

5. Each Eligible Customer may participate in the Promotion only once and may claim Coupon Reward only once during the Promotion Period.
6. The Coupon Reward is available in a quota cap of 5,000 on a first come first served basis while quota lasts. The quota will be allocated based on the transaction time order of Eligible Customers who have successfully completed Eligible Transactions.
7. The Coupon Reward will be credited the customers' Pay+ Wallet or Pay+ Wallet Lite on or before 31 October 2026.
8. The HK\$50 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\$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.

General Terms and Conditions:

1. Eligible Customers 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 Coupon Reward 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+ imposed by their service providers.
4. Please download the BoC Pay+ 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 BoC Pay+ , the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay+ and which may be updated by BoC Pay+ 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 (8.1 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 staff of BOCHK and / or the Card Company for details.
9. No person other than the 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 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 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 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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