

**“BoC Pay+ Bill payment promotion offer” Terms and Conditions:**

1. BoC Pay+ mobile application (“BoC Pay+”) Bill payment promotion offer (“the Promotion”) period is from 23 January to 28 February 2026 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, the Promotion is applicable to customers who upgrade from BoC Pay to BoC Pay+ or newly registered user on BoC Pay+ and holding with Pay+ Wallet or Pay+ Wallet Lite (“Eligible Customer”).
3. Eligible Customers who scan the FPS bill payment QR code of designated government bills through “Main page”> “Scan” or “Pay Bills” will be entitled 1 BoC Pay+ e-Coupon (“Coupon Reward”).

|          | Accumulated amount    | BoC Pay+ e-Coupon             |
|----------|-----------------------|-------------------------------|
| Coupon 1 | HK\$5,000 – HK\$9,999 | HK\$100-\$20 Coupon reward X1 |
| Coupon 2 | HK\$10,000 or above   | HK\$200-\$50 Coupon reward X1 |

4. Designated government bills are as below:
  - i) Inland Revenue Department of the Hong Kong Special Administrative Region (“Tax”)
  - ii) Rating and Valuation Department (“Rates and/or Government Rent”)
5. Each Eligible Customer can only receive 1 Coupon Reward during the Promotion Period.
6. Coupon Rewards are available in a quota cap of 4,000 on a first-come, first-served basis while quota lasts.
7. Coupon reward will be credited on or before 30 April 2026 to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer.
8. The 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, SASA, JHC (collectively the “Designated Merchants”).
9. By applying the e-coupon at Designated Merchants, Eligible Customers can get a HK\$20 discount upon single net spending of HK\$100 or above (the “Coupon 1”) or a HK\$50 discount upon single net spending of HK\$200 or above (the “Coupon 2”). The validity of the coupon is until 30 June 2026. (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.

**“BoC Pay+ Installment & Cash In Plans promotion offer” Terms and Conditions:**

1. BoC Pay+ mobile application (“BoC Pay+”) Installment & Cash In Plans promotion offer (“the Promotion”) period is from 23 January to 28 February 2026 (both dates inclusive) (the “Promotion Period”).
2. During Promotion Period, the Promotion is applicable to customers who upgrade from BoC Pay to BoC Pay+ or newly registered user on BoC Pay+ and holding with Pay+ Wallet or Pay+ Wallet Lite

("Eligible Customer").

3. Eligible Customers who successfully apply credit card installment loan products via BoC Pay+ through the "Main page> menu" during the Promotional Period will receive 1 BoC Pay+ HK\$50 e-coupon("Coupon Reward").

|                 | installment & Cash In Plans                                   | BoC Pay+ e-Coupon             |
|-----------------|---------------------------------------------------------------|-------------------------------|
| <b>Coupon 3</b> | Cash Installment<br>Statement Installment<br>Cash Before Card | HK\$100-\$50 Coupon reward X1 |

4. Each Eligible Customer can only receive 3 coupon rewards during the Promotion Period.
5. Coupon Rewards are available in a quota cap of 1,000 on a first-come, first-served basis while quota lasts.
6. Coupon Rewards will be credited on or before 30 April 2026 to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer.
7. The 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, SASA, JHC (collectively the "Designated Merchants").
8. 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 validity of the coupon is until 30 June 2026. (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.

#### **General Terms and Conditions:**

1. Eligible Customer 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 Offer will be cancelled or refunded in all ineligible transactions. Bank of China (Hong Kong) Limited and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card / Smart Account/ Payment account/ Consumption Voucher 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+ Mobile Application imposed by their service providers.
4. 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.
5. 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>Settings>About> Related Terms & Conditions>Terms and Conditions for 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 Merchant or staff of BOCHK and / or the Card Company for details.
9. 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.
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 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.
11. BOCHK and / or the Card Company and / or the Merchant 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 and / or the Merchant 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!

SVF License Number: SVFB072