

## 【UnionPay – 2026 Taxi Fare Instant Discount】 Promotion Terms and Conditions

From 8 May to 31 December 2026, BoC Pay+ user and UnionPay cardholders can enjoy HK\$5 instant discount when paying fares of the Urban / New Territories / Lantau Taxi using BoC Pay+ or the UnionPay Mobile Contactless Payment or UnionPay QR Code.

### Important Notes:

- Each user is entitled to enjoy the offer once per day and a maximum of 15 times throughout the promotion period. Quotas apply on a first-come, first-served basis. The promotion may end early subject to the availability of the quotas.
- The Offer applies only to transactions processed through the UnionPay network, and is not applicable to transactions made via UnionPay online payment or third-party payment platforms.
- The Offer is allocated according to the deduction amount and timing initiated by the third-party taxi company.
- Tips for enjoying the travel discounts - 1. Enable the overseas transaction permission in advance; 2. Pay close attention to the account limit; 3. Get your transaction password ready.

### General Terms and Conditions:

1. 2026 Hong Kong taxi fare instant discount promotion (refers to “Promotion”) is valid from 8 May to 31 December 2026, or until all quotas have been fully utilised (refers to “Promotion Period”). The Promotion will end immediately upon full utilisation of all quotas, without prior notice.
2. **Designated payment methods:** The Promotion is applicable only to BoC Pay+ or the UnionPay Mobile Contactless Payment (including but not limited to Apple Pay, Huawei Pay, Samsung Pay and HCE etc.) bound to the mobile wallet app, or UnionPay QR Code Payment (including UnionPay App and other mobile applications supporting UnionPay QR Code Payment) for taxi fare payments.
3. During the Promotion Period, BoC Pay+ user or UnionPay cardholders who successfully pay the fares of Urban Taxi, New Territories Taxi or Lantau Taxi can enjoy HK\$5 instant discount (refers to "Offer").
4. The fare amount for each single transaction must be no less than the charge for the first 2 kilometres as prescribed under the Hong Kong Road Traffic (Public Service Vehicles) Regulations.
5. Transactions should be settled through the UnionPay network (excluding payment methods such as WeChat Pay, Alipay, UnionPay online payment, PayPal, etc.).

6. The Offer is not applicable to e-hailing taxi services.
7. The Offer cannot be exchanged for cash or other products and is non-transferable.
8. UnionPay App can be bound to the eligible UnionPay Credit Cards, ATM Cards or Prepaid Cards (refers to “UnionPay Card”).
9. UnionPay International Company Limited (refers to “UnionPay International”) does not collect the route information from cardholders through its system. The actual deduction timing is subject to the timing initiated by each third-party taxi company (Some taxi companies may delay the deduction). In such cases, **the Offer granted by the UnionPay system will be based on the deduction date rather than the travel date.**
10. Each card is entitled to enjoy the offer once per day and a maximum of 15 times throughout the promotion period.
11. Pre-authorized transactions are counted based on the actual transaction records. Cardholders should note that the date on which the pre-authorization amount is initiated and the date on which the final settlement amount is initiated may differ.
12. Quotas apply on a first-come, first-served basis. The promotion may end early subject to the availability of the quotas.
13. Under all circumstances shall all timestamps of this Promotion (including but not limited to the transaction date/time), transaction amounts, reversal, revocation, cancellation or refund, be based on the UnionPay back-end system records.
14. Each eligible transaction is entitled to one reward only. If a transaction qualifies for more than one reward campaign, UnionPay International system reserves the right to determine which reward campaign applies.
15. Unless otherwise specified, the Offer cannot be used in conjunction with other promotions, including other UnionPay offers that take priority in deduction, and any fare-related discounts provided by the taxi drivers / taxi owners / taxi companies / taxi fleets. The distributed instant discounts will be cancelled upon the fare refunds from the taxi drivers / taxi owners / taxi companies / taxi fleets and the quota used will still be counted, except for cross-border consumption exchange rate discounts for which registration has been successfully completed. Currently, the order of discount offers shall be instant discounts first, then the exchange rate discounts.
16. The Offer details will not be shown on the screens of the taxi digital payment devices nor the app of the Bank. **Cardholders can refer to the actual amount debited by the issuing bank.**
17. The Offer is only applicable to qualified transactions excluding withdrawn, reversed, cancelled, refunded transactions nor fraudulent activities. If the transaction is cancelled by the taxi driver, taxi owner, taxi company or taxi fleet, the Offer will be cancelled. Since the

UnionPay International system cannot identify whether the revocation, cancellation or refund is due to the subjective will of cardholders or other reasons like the system, UnionPay International will disqualify cardholders from enjoying the discount, and reserves the right to pursue legal liability and retrieve the instant discount which has already been granted. The quota originally issued will not be returned.

18. If the transaction is cancelled or refunded, the balance of paid amount will be refunded to the corresponding UnionPay card. The discount amount will not be returned for any manual refund. If the refunded amount after cancellation is incorrect, do contact the UnionPay International customer service hotline for inquiries.

19. Participating cardholders will be disqualified for any of the following violations (refers to "Violations"):

- a) Fraud transaction;
- b) Participation in the Promotion for the purpose of illegal profits;
- c) Participation in the Promotion by maliciously using multiple accounts, participation or assistance in withdrawal of UnionPay resources (including but not limited to offers, coupons or rewards of all kinds);
- d) Participation in the Promotion by any robot software, spider software, crawler software, spamming software or other automated means;
- e) Violations of the principle of good faith;
- f) Implementing other cheating behaviour that is not actually receipt.

20. If there is any violation during participation in the Promotion, UnionPay International reserves the right to disqualify the cardholders, forfeit the discount, withdraw the discount issued, and decline to allow the cardholders to enrol in any UnionPay International promotions in the future. UnionPay International reserves the right to claim against the offending users according to the seriousness of the circumstances and pursue relevant legal responsibilities.

21. It shall be known by the cardholders that all kinds of uncertainties exist on the Internet. In the event of force majeure or changes in circumstances (e.g. major disasters, commandments from competent authorities requiring suspension or adjustment, suspension due to system or communication failures, or large-scale computer malfunctions), which make it difficult to continue the Promotion, UnionPay reserves the right to adjust, suspend, or terminate the Promotion to the extent permitted by law.

22. If the cardholders fail to enjoy the Offer due to their own electronic device problems/network reception/data transfer, outdated app versions, card loss, card replacement, or other system issues, UnionPay International does not assume any liability arising from it. The quota of the Offer will not be reissued.

23. The use of UnionPay App and other apps is subject to other terms and conditions. Further details can be found in the relevant apps or through the card-issuing bank.

24. Non-local cardholders should note that some card types may be affected by the configuration of the card-issuing bank, and need to activate overseas transaction permission in advance, pay close attention to the account balance or spending limit, and get transaction password ready. For details, please contact the relevant card-issuing bank.

25. Cardholders shall understand and accept that UnionPay International is not the supplier of the taxi services. For the service details, please contact the corresponding taxi drivers / taxi owners / taxi companies / taxi fleets for inquiries. UnionPay International will not assume any responsibility for the related transit services.

26. Cardholders must carefully read the details to ensure they fully understand all the terms and conditions of the Promotion. Participation in the Promotion shall be deemed as understanding, acceptance, and agreement to comply with all terms and conditions of the Promotion.

27. UnionPay International reserves the right to amend the terms and conditions in the Chinese and English versions within the limits allowed by applicable laws. UnionPay International does not assume any liability arising from any changes or termination of the Promotion or terms. All information is subject to the content announced through official channels of UnionPay International.

28. For any discrepancy between the terms and conditions, the simplified Chinese version shall prevail.