

Terms and Conditions of “BoC Pay+ 2025 August – December Transit QR Code Instant Discount Offer”

1. “BoC Pay+ 2025 August – December Transit QR Code Instant Discount offer” (the "Promotion") runs every Monday to Thursday from 4 August 2025 to 31 December 2025, both dates inclusive, or when the maximum promotion quota cap has been reached, whichever comes first (the "Promotion Period").
2. The Promotion is applicable to UnionPay Transit QR Code payments made with the BoC Pay+ mobile app via UnionPay network. Transactions must be made through the UnionPay network during the promotion period to enjoy the offer.
3. During the Promotion Period, customers can enjoy an instant discount of HK\$2 off upon single net spending of HK\$3 (the “Offer”) via BoC Pay+ at designated merchants that accept UnionPay Transit QR Code (the “Participating Merchants”).
4. The Offer is applicable to the accepting routes of UnionPay Transit QR Code payments of BoC Pay+ (including Citybus, Hongkong Tramways, Kowloon Motor Bus (KMB), Long Win Bus (LWB)); and is not applicable to High-speed Rail (refers to "HSR"), Airport Express, Light Rail, MTR, MTR Bus, specified routes of NLB, specified ferry lines of HKKF and Sun Ferry.
5. Each customer can enjoy the Offer maximum 2 times per day and maximum HK\$2 off per transaction during the Promotion Period.
6. The actual deduction timing is subject to the timing initiated by each third-party transportation company. Some transportation companies may deduct the accumulated fares covering more than one travel day in a single transaction or delay the deduction. In such cases, the Offer will be granted based on the deduction date rather than the travel date(s).
7. Pre-authorised transactions are counted based on the actual transaction records.
8. The Offer is available in a promotion quota cap of 100,000 times for the Offer and on a first-come-first-served basis while quota lasts.
9. The Offer is non-transferable and cannot be exchanged with cash or other products / services. The Offer is based on net single spending.
10. Under all circumstances the timestamps of this Promotion (including but not limited to the transaction date/time), transaction amounts, reversal, revocation, cancellation or refund, shall be based on the UnionPay back-end system records.
11. 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.
12. The Offer cannot be used in conjunction with other offers.
13. Users will be considered the same Cardholders/ Users if any of the following are the same: device, user ID, mobile number, bank card reserved mobile number, bank card

or identity card number.

14. The Offer is only applicable to qualified transactions excluding withdrawn, reversed, cancelled, refunded transactions and fraudulent activities. If the transaction is cancelled by The Kowloon Motor Bus Company (1933) Limited, Long Win Bus Company Limited, Citybus Limited, New Lantau Bus Company (1973) Limited, Hong Kong Tramways Limited, Hong Kong and Kowloon Ferry Limited, Sun Ferry Services Company Limited or the Star Ferry Company Limited, the Offer will be cancelled and the quota used will still be counted. 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 Company Limited (refer to "UnionPay International") will disqualify cardholders from enjoying the discount, and reserve the right to pursue legal action and revoke the instant discount which has already been granted. The quota originally issued will not be returned after the transaction is withdrawn, cancelled, or refunded/ returned.

Terms and Conditions of UnionPay “2025 Hong Kong public transportation instant discount promotion”

Please refer to UnionPay promotion page:

https://www.unionpayintl.com/hk/promotion/en/promo_transit_hk.html

UnionPay International (Hong Kong) Customer Service Hotline: 800-967-222

Generic Terms and Conditions:

1. 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 ("BOCHK") and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Pay+ Wallet / Credit Card / Smart Account/ Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.
2. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.
3. 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.
4. 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>Help > Terms & Conditions>Terms and Conditions for BoC Pay+.

5. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
6. 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.
7. 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.
8. 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.
9. BOCHK and / or the Card Company and / or UnionPay International 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.
10. BOCHK and / or the Card Company and / or UnionPay International and / or the Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
11. In case of any disputes, the decision of BOCHK and / or the Card Company and / or UnionPay International and / or the Merchant shall be final and binding on all parties concerned.
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!

SVF License Number: SVFB072