

**Terms and Conditions of “BoC Pay+ 2026 May - December Transit QR Code Instant Discount Offer”**

1. “BoC Pay+ 2026 May - December Transit QR Code Instant Discount offer” (the "Promotion") runs every Monday to Thursday from 25 May 2026 to 31 December 2026, 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\$1 off upon single net spending of HK\$1.01 (the “Offer”) via BoC Pay+ at designated merchants that accept UnionPay Transit QR Code (the “Participating Merchants”).
4. The Offer 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\$1 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-authorized transactions are counted based on the actual transaction records.
8. The Offer is available in a promotion quota cap of 1,000,000 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 Lantao 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 “2026 Hong Kong public transportation instant discount promotion”**

Please refer to UnionPay promotion page:

[https://www.unionpayintl.com/hk/promotion/en/promo\\_transit\\_hk.html](https://www.unionpayintl.com/hk/promotion/en/promo_transit_hk.html)

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

**BoC Pay+ Transit QR code Gift Points Rebate promotion (the “Offer”) Terms and Conditions:**

1. The Offer is valid from 25 May to 31 December 2026, both dates inclusive and based on the transaction date (the "Promotion Period"). Promotion period will be divided into 8 phases:
  - Phase 1: From 25 May to 31 May 2026
  - Phase 2: From 1 June to 30 June 2026
  - Phase 3: From 1 July to 31 July 2026
  - Phase 4: From 1 August to 31 August 2026
  - Phase 5: From 1 September to 30 September 2026
  - Phase 6: From 1 October to 31 October 2026

Phase 7: From 1 November to 30 November 2026

Phase 8: From 1 December to 31 December 2026

2. The Offer is only applicable to QR Code payments made with the BoC Pay+ mobile app (the “BoC Pay+”) via the UnionPay network. The customer must settle the fares through BoC Pay+ transit codes (the “Eligible Transactions”) with the Pay+ Wallet (the “Eligible Account”) on designated transportations (For more details, please refer to BoC Pay+>Transport>Instructions/Routes) which support UnionPay transit QR codes (the “Eligible Customers”).
3. During the Promotion Period, an Eligible Customer can enjoy extra 9X gift points on top of the basic 1X gift point (HK\$1 = 1 gift point) upon settling a total net spending on Eligible Transactions (after deducting all discount amounts) with BoC Pay+ Transit Codes.
4. The extra gift points rebate accrual is counted on a phase basis, starting from the first day of the phase until the last day of the phase. All Eligible Transactions will be counted based on the transaction date, must be completed during the Promotion Period and posted on or before the seventh day of the next calendar month. The total awarded cash rebate shall be rounded to the nearest dollar. Each Eligible Customer can enjoy a maximum of up to an extra 5,000 Gift Points for each phase during entire Promotion Period.
5. The relevant gift points will be credited to the Eligible Account used to settle the earliest Eligible Transaction within three (3) months after the end date of the respective promotional phase upon verification of Eligible Transactions and BoC Pay+ binding record by the Bank of China (Hong Kong) Limited (“BOCHK”) and/or BOC Credit Card (International) Ltd (the “Card Company”).
6. An Eligible Customer whose BoC Pay+ account are valid and in good standing during the entire Promotion Period and at the time the extra gift points is being awarded, will be eligible for the Promotion. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of a credit card account, overdue payment or bad record, or forfeiture of the gift points rebate during the Promotion or at the time the extra gift points rebate is being awarded, the extra gift points rebate will be cancelled automatically forthwith.
7. The Offer is non-transferable and cannot be exchanged for cash or other products / discounts. Offer is based on net single spending and not eligible for any split transactions.
8. The Offer cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.

9. The above Offer is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" also apply, please visit BOCHK website for details.

**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 and/or Credit Card 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