

BoC Pay+ New customers 5% Cash Rebate Reward Terms and Conditions:

1. BoC Pay+ New customers 5% Cash Rebate Reward (“the Promotion”) promotion period is from 1 September to 31 December 2026 (both dates inclusive) (the “Promotion Period”).
2. The Promotion is applicable to customers who successfully download BoC Pay+ mobile application (“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”) and complete any payment at local merchants(including physical stores and online stores transactions) (“Eligible Transaction”) within 30 days of registration /upgrade (including the day of registration/ upgrade) can enjoy 5% Cash rebate(“Cash Reward”).
3. Only Eligible Transactions will be counted for the calculation of Cash Reward. Cash Reward will be credited to the Eligible customers’ Pay+ Wallet or Pay+ Wallet Lite within three calendar months (excluding the month of transaction) after the completion of the Eligible Transaction.
4. Each Eligible Customer may receive the Cash Reward only once during the Promotion Period, capped at HK\$100.
5. The Cash Reward is available in a quota cap of 15,000 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.
6. Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Ltd (the “Card Company”) will determine the eligibility of each transaction by matching the cardholder transaction records held by BOCHK and/or Card Company. If the information from the cardholder differs from those of BOCHK and/or Card Company records, the latter shall be final and conclusive.
7. Eligible Customers whose Pay+ Wallet or Pay+ Wallet Lite are valid, in good standing are eligible for the Cash 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 Cash Reward, the Cash Reward will not be credited and will be cancelled automatically forthwith. If the relevant Pay+ Wallet or Pay+ Wallet Lite has been cancelled, or if the customer voluntarily forfeits theCash Reward theCash Reward will not be issued andwill be automatically cancelled.
8. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as Eligible Transactions. The Cash Reward will be cancelled or refunded in all ineligible transactions. BOCHK and/or 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.
9. Customers are responsible for the data charges of using and / or downloading BoC Pay+ imposed by their service providers.
10. 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.
11. 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+.
12. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (10 or above).
13. 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.

14. 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.
15. 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.
16. 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.
17. BOCHK and / or the Card Company reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
18. In case of any disputes, the decision of BOCHK and / or the Card Company shall be final and binding on all parties concerned.
19. 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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