

“BoC Pay X YOHO” Quick Reward Code Terms and Conditions:

1. The Program commences from 1 July 2024 to 31 August 2024 (the “Promotion Period”). Promotion period will be divided into 2 phases:
Phase 1: From 1 July to 31 July 2024
Phase 2: From 1 August to 31 August 2024
2. During the promotion period, customer can scan the QR code on the promotion materials using the “scan” function in the BoC Pay App(“BoC Pay”) at YOHO physical store (collectively the “Designated Merchant”) to collect HK\$20 e-coupon (the “e-coupon”). The e-coupon is stored in “Collected Coupons” at the page of “Coupons” in the BoC Pay App.
3. Customers can only redeem the coupon once during each phase and redeem the coupons twice during the entire promotion period. Each coupon can only be used once.
4. The e-coupon is applicable to YOHO physical store in Hong Kong enjoy HK\$20 off upon net spending of HK\$500.
5. Present e-coupon at the cashier before payment to enjoy the offer. (Discount will not be available if presented after payment).

“BoC Pay X Bestmart 360° & FoodVille” Quick Reward Code Terms and Conditions:

1. The Program commences from 1 July 2024 to 31 July 2024 (the “Promotion Period”). Promotion period will be divided into 3 phases:
Phase 1: From 1 July to 10 July 2024
Phase 2: From 11 July to 20 July 2024
Phase 3: From 21 July to 31 July 2024
2. During the promotion period, customer can scan the QR code on the promotion materials using the “scan” function in the BoC Pay App(“BoC Pay”) at Bestmart 360 & Foodville physical store (collectively the “Designated Merchant”) to collect HK\$5 e-coupon (the “e-coupon”). The e-coupon is stored in “Collected Coupons” at the page of “Coupons” in the BoC Pay App.
3. Customers can only redeem the coupon once during each phase and only redeem the coupons three times during the entire promotion period. Each coupon can only be used once.
4. The e-coupon is applicable to Bestmart 360° & FoodVille physical store in Hong Kong enjoy HK\$5 off upon net spending of HK\$100.
5. Present e-coupon at the cashier before payment to enjoy the offer. (Discount will not be available if presented after payment).

“BoC Pay X Wing On Department Stores ” Quick Reward Code Terms and Conditions:

1. The Program commences from 15 July 2024 to 15 September 2024 (the

“Promotion Period”). Promotion period will be divided into 3 phases:

Phase 1: From 1 July to 14 August 2024

Phase 2: From 15 August to 15 September 2024

2. During the promotion period, customer can scan the QR code on the promotion materials using the “scan” function in the BoC Pay App(“BoC Pay”) at Wing On Department Stores (collectively the “Designated Merchant”) to collect HK\$10 e-coupon (the “e-coupon”). The e-coupon is stored in “Collected Coupons” at the page of “Coupons” in the BoC Pay App.
3. Customers can only redeem the coupon once during each phase and only redeem the coupons twice during the entire promotion period. Each coupon can only be used once.
4. The e-coupon is applicable to Wing On Department Stores in Hong Kong enjoy HK\$10 off upon net spending of HK\$100.
5. Present e-coupon at the cashier before payment to enjoy the offer. (Discount will not be available if presented after payment).

Generic Terms and Conditions:

1. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account (“BoC Pay”). The customer must use QR code payment via BoC Pay, and the transaction must be made via the UnionPay network.
2. The customer must use the e-coupon before the expiry date which is shown on each e-coupon. Each customer can only use one e-coupon for each transaction.
3. The e-coupon can only be used on a net single spending and is not eligible for any split transactions. The e-coupon will be used at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
4. The customer must state the intention to use the e-coupon and present the e-coupon to the store staff before payment.
5. Each e-coupon can only be used once and cannot be used for split purchase or exchanged for cash, gifts, services, other products or discounts. The e-coupon is not transferable.
6. After refund and/or return, if the amount does not reach the designated amount, the customer will not be able to enjoy this e-coupon offer.
7. In the event of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of e-coupon.
8. The e-coupon is provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of the e-coupon is subject to terms and conditions stipulated

by the Designated Merchant and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.

9. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Ltd (the “Card Company”) and the Designated Merchant reserve the right to change, suspend or terminate the terms and conditions at their sole discretion.
10. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the goods and the services of the Designated Merchant. Any enquires or disputes relating to the goods and the services should be directed to the Designated 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, food, products and services provided by the Designated Merchant. The Designated Merchant is solely responsible for all obligations and liabilities relating to the related goods, food, products and service.
11. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
12. The customer is responsible for the data charges of using and/or downloading the BoC Pay Mobile Application imposed by their service providers.
13. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording (“BoC Pay”).
14. By using the BOCHK Mobile Application, the customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
15. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Merchant shall be final.
16. 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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