

**Pay Task 1: 'BoC Pay Spending Promotion' Terms and Conditions:**

1. BoC Pay Spending Promotion' (the "Promotion") runs from 11 November to 30 November 2024, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to customers who hold BoC Pay with Smart Account/Payment Account/ Credit Card (the "Pay Task 1 Eligible Customer").BoC Pay mobile app, which refers to payments made with the BoC Pay mobile app (or its updated version or an equivalent mobile app released by BOC Credit Card (International) Limited (the "Company") and subject to the final decision of the Company ("BoC Pay").
3. The Promotion is applicable to QR Code payments made with the BoC Pay mobile application via UnionPay network.
4. During the Promotion Period, eligible customers (based on Identification Document Number) are eligible to receive one HK\$30 e-coupon(the "Coupons Reward") upon eligible single net spending of HK\$3,000 or above (the "Offer") via BoC Pay at Hong Kong merchants who accepts UnionPay QR Code services.
5. Eligible transactions include purchases in physical stores and online stores, but not include bill payments, FPS transactions and transit code.
6. During the Promotion Period, eligible customers can participate in the promotional pay task 1 twice and can receive Coupon Rewards twice.

**Pay Task 2: 'BoC Pay Bill Promotion' Terms and Conditions:**

1. BoC Pay Bill Promotion' (the "Promotion") runs from 11 November to 30 November 2024, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to customers who hold BoC Pay with Smart Account/Payment Account (the "Pay Task 2 Eligible Customer"). BoC Pay mobile app, which refers to payments made with the BoC Pay mobile app (or its updated version or an equivalent mobile app released by BOC Credit Card (International) Limited (the "Company") and subject to the final decision of the Company ("BoC Pay").
3. During the Promotion Period, eligible customers(based on Identification Document Number) who settles designated government bills and/ Or merchants with amount of HK\$2,000 or above through FPS are eligible to receive one HK\$30 e-coupon(the "Coupons Reward").
  - i) Rating and Valuation Department ("Rates and/or Government Rent")
  - ii) Inland Revenue Department of the Hong Kong Special Administrative Region ("Tax")
  - iii) China Light & Power Company Syndicate ("Electric Bill")
  - iv) The Hong Kong Electric Company ("Electric Bill")
  - v) Water Supplies Department ("Water Bill")

- vi) The Hong Kong and China Gas Company Limited ("Gas Bill")
- 4. During the Promotion Period, eligible customers can participate in the promotional Pay Task 1 twice and can receive Coupon Rewards twice.

**Pay Task 3: 'BoC Pay P2P/FPS Promotion' Terms and Conditions:**

1. 'BoC Pay P2P/FPS Promotion' (the "Promotion") runs from 11 November to 30 November 2024, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to customers who hold BoC Pay with Smart Account/Payment Account (the "Eligible Customer"). BoC Pay mobile app, which refers to payments made with the BoC Pay mobile app (or its updated version or an equivalent mobile app released by BOC Credit Card (International) Limited (the "Company") and subject to the final decision of the Company ("BoC Pay").
3. During the Promotion Period, eligible customers who perform BoC Pay single "Transfer/FPS" transaction with amount of HK\$8,000 or above to a third-party payee (not applicable of transferring to the payer's same name accounts of BOCHK), are eligible to receive one HK\$30 e-coupon (the "Coupon Reward") for the transactions.
4. Transfer transactions shall not exceed the daily transaction limit stipulated by the daily transaction limit stipulated by the smart account or payment account, and the upper limit is HK\$10,000 per Eligible Customer per day.
5. During the Promotion Period, eligible customers can participate in the promotional Pay Task 1 twice and can receive Coupon Rewards twice.
6. Cross-border Remittance will not be counted as an eligible transaction.

**General Terms and Conditions:**

1. Each customer can only participate in Pay Task 1 twice and/ Pay Task 2 twice and/ Pay Task 3 twice and total maximum 6 times and can only receive maximum 6 Coupon Rewards.
2. The E-coupon are available in a quota cap of **15,000** on a first-come-first-served basis while quota lasts.
3. The e-coupon will be credited on or before 30 January 2025 to the BoC Pay account of the Eligible Customers under "Coupon" > "Collected Coupons" in BoC Pay.
4. The E-coupon is applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food and JHC (collectively the "Designated Merchants").
5. By applying the E-coupon at Designated Merchants, Pay Task 1 and/ Pay Task 2 and/ Pay Task 3 Eligible Customer can get a HK\$30 discount upon single net spending of HK\$300 or above (the

“Offer”). The validity of the coupon is until 29 February 2025. (the “Validity Period”). The Eligible Customer must use the E-coupon within the Validity Period. Only one E-coupon can be applied in each transaction. Customers must state the intention to settle payment via BoC Pay and present the E-coupon payment code in BoC Pay to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.

6. An Eligible Customer whose BoC Pay account and relevant Smart Account and/or Payment Account are valid, in good standing during the Promotion Period are eligible for the Reward. In the event of termination of BoC Pay account and relevant Smart Account and/or Payment Account, or forfeiture of the Coupons Reward during the Promotion and up to the time the Coupons Reward has been awarded, the Coupons Reward will be cancelled automatically forthwith.
7. Offers are based on net single spending and not eligible for any split transactions.
8. 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 Credit Card / Smart Account/ Payment account/ Consumption Voucher 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 Mobile Application imposed by their service providers.
10. 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.
11. 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>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay.
12. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 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 Merchant or staff of BOCHK and / or the Card Company for details.

15. 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.
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 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.
17. BOCHK and / or the Card Company and / or the Merchant 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 and / or the Merchant 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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