

Terms and Conditions of Weixin Pay Receipt Code Gift Point Rewards Programme (the “Programme”):

1. The Promotion runs from 17 December 2024 to 31 Mar 2025, both dates inclusive. (the “Promotion Period”).
2. Unless otherwise specified in the terms and conditions below, the Programme is applicable to Smart Account, Payment Account, **BoC Pay** (or its updated version or an equivalent mobile app released by BOCHK and subject to the final decision of the Bank.) (the “**BoC Pay**”) account (collectively the “**Eligible Banking Accounts**”).
3. The Gift Point(s) balance of an Eligible Banking Account can be checked through the BoC Pay Mobile App. Enquiries on Gift Points can be made via, but not limited to BoC Pay. The Gift Points earned on each transaction may not be reflected instantly. Actual transaction record of Gift Points and the latest points balance are subject to BOCHK and/or BOCCC record.
4. Gift Points cannot be exchanged for cash and are not transferrable.
5. Gift Point(s) of a closed Eligible Banking Account will be cleared immediately and automatically and will not be accepted for any gift redemption.
6. Eligible Banking Account Transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be counted as Eligible Banking Account Transactions (“**Invalid Transactions**”) and will not be eligible for Gift Points. BOCHK and/or BOCCC may request supporting documents for any underlying transactions to determine whether there has been any fraudulent or abusive use of the Eligible Credit Card and/or Eligible Banking Account. For any Gift Points (no matter if the Gift Points have been redeemed for any gift) in respect of Invalid Transactions, fraud, abuse or abnormal repetitive purchase and refund transaction (“**Fraudulent Gift Points**”), BOCHK and/or BOCCC may, at its sole discretion, in respect of all such Fraudulent Gift Points and without prior notice to the customer, deduct the Fraudulent Gift Points or charge back the value equivalent to the Fraudulent Gift Points, based on the basic redemption rate of each Gift Point to Cash Rebate, which is defined under the Terms and Conditions of “Cash Rebate” Gift Points Redemption Programme section, from (i) the associated Eligible Credit Card; and/or (ii) any banking account which the customer has with BOCHK. Any Fraudulent Gift Points obtained by customer shall become immediately due and repayable by the customer to BOCCC.
7. Any fraudulent use or abuse of the Programme or the redemption process may result in forfeiture of the accrued Gift Point(s) as well as the closing of Eligible Banking Accounts. BOCHK and/or BOCCC further reserve the right to take such

legal actions as may be appropriate in such instances.

8. The maximum retention period for Gift Points is 1 year (i.e. Gift Points earned from 1 December of a given year to 30 November of the following year (“**2nd Year**”) will expire on 31 December of the 2nd Year) for Eligible Banking Accounts.
9. Unless otherwise specified, the earned Gift Point(s) will be reflected within 3 days after the transaction is posted.
10. The customer of an Eligible Banking Account’s transaction via Weixin Pay Receipt Code is entitled to earn 1 Gift Point for every HK\$1 value or its equivalent in another currency spent with BoC Pay+. Eligible Banking Account Transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed will not be eligible for Gift Points.
11. BOCHK reserves the right to change the upper limits of the Gift Points entitlement, above-mentioned categories and merchants from time to time at its sole discretion. Please refer to the FAQ for the latest limits on earning Gift Points. BOCHK and BOCCC reserve the right to change or amend the Gift Points exchange rate and/or the minimum Gift Points required each time.
12. Customers are responsible for the data charges of using and/or downloading BOCHK Mobile Banking and/or BoC Pay+ (the “**Mobile Applications**”) imposed by their service providers. Please download the Mobile Applications from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search. By using the Mobile Applications, the customers agree to the disclaimer and policy of BOCHK on the Mobile Applications from time to time.
13. BOCHK and BOCCC accept no liability for the quality of or any matter relating to the gift or services provided by the participating suppliers/merchants. The relevant participating suppliers/merchants are solely responsible for the obligations and liabilities relating to the gift or services.
14. BOCHK and/or BOCCC reserve the right to change, suspend or terminate the Programme or to amend the terms and conditions of this Programme at their sole discretion. Terms and conditions apply for the above products, services and offers. For details, please make enquiries to BOCCC and/or BOCHK’s Customer Service Hotline.
15. All matters and disputes are subject to the final decision of BOCHK and/or BOCCC.
16. No persons other than the customers, BOCHK and BOCCC 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.
17. Should there be any discrepancy or inconsistency between the English and the

Chinese versions of these terms and conditions, the English version shall prevail.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

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