


**BoC Pay Macau Go promotion (the “Promotion”) Terms and Conditions:**


1. The Promotion is valid from 9 April 2024 to 31 December 2024, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to QR Code payments made with the BoC Pay mobile app (the “BoC Pay”). The customers must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the  logo and/or Smart Account and/or Payment Account (the “Eligible Customers”). Eligible transaction refers to a transaction via UnionPay network during the Promotion Period (the “Eligible Transaction”).
3. Instant Discount for Spending in Macau: During the Promotion Period, an Eligible Customer can enjoy MOP5 instant discount upon an Eligible Transaction of MOP50 or above via BoC Pay at designated merchants which accept UnionPay QR code payments in Macau (For details, please visit BoC Pay>What’s New>More>Latest Offer>Merchant Acceptance>Mainland and Macao Merchants). Each Eligible Customer can enjoy the Instant Discount a maximum of 10 times during entire Promotion Period.
4. There is a quota of 100,000 eligible customers, available on a first-come-first-served basis and while stocks last, not applicable to Consumption Voucher Account.
5. The Offers cannot be exchanged for cash or other products/services, discounts and are non-transferable. Offers are based on net single spending and not eligible for any split transactions.
6. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
7. Any cancelled, refunded, falsified, unposted, split and unauthorized transactions are not counted as eligible transactions. BOCHK and Card Company reserve the right to debit the relevant Credit Card/Smart Account/Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.
8. 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.
9. Customers are responsible for the data charges of downloading and/or using BOCHK 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. Before participating in the Promotion, the customer must read and abide by these terms and conditions. By participating in the Promotion, the customer acknowledges that he/she has read and agreed to all relevant terms and conditions.
15. 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.
16. 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.
17. BOCHK and/or the Card Company and/or UnionPay International are not the service providers of the merchant’s products and services. Relevant products and/or services are provided by the merchant. Any enquiries, opinions, claims, complaints and/or disputes relating to the goods and the services should be directed to the merchant or respective service providers. BOCHK and/or the Card Company and/or UnionPay International accept no liability for and shall not be responsible for the quality of products and services or any other matters relating to the merchant. The merchant and/or its product or service provider is solely responsible for all obligations and liabilities relating to the products and services.
18. BOCHK and/or the Card Company and/or UnionPay International and/or the

merchant reserve the right to change, suspend or terminate the Offer or amend the terms and conditions at their sole discretion.

19. 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.
20. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**BoC Pay X Aomi app promotion (the “Promotion”) Terms and Conditions:**

1. The Promotion is valid from 26 April 2024 to 31 August 2024, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to QR Code payments made with the BoC Pay mobile app (the “BoC Pay”). The customers must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the  logo and/or Smart Account and/or Payment Account (the “Eligible Customers”). Eligible transaction refers to a transaction via UnionPay network during the Promotion Period (the “Eligible Transaction”).
3. During the Promotion Period, an Eligible Customer can enjoy HK\$5 instant discount upon an Eligible Transaction of HK\$50 or above via BoC Pay at Aomi app. Each Eligible Customer can enjoy the Instant Discount a maximum of twice during entire Promotion Period.
4. There is a quota of 6,000 available on a first-come-first-served basis and while stocks last.
5. Offer only applies to the customer who register Aomi App with Hong Kong regional code (+852) phone number.
6. The Offers cannot be exchanged for cash or other products/services, discounts and are non-transferable. Offers are based on net single spending and not eligible for any split transactions.
7. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
8. Any cancelled, refunded, falsified, unposted, split and unauthorized transactions are not counted as eligible transactions. BOCHK and Card Company reserve the right to debit the relevant Credit Card/Smart Account/Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.
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.

10. Customers are responsible for the data charges of downloading and/or using BOCHK Mobile Application imposed by their service providers.
11. 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.
12. 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.
13. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
14. 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.
15. Before participating in the Promotion, the customer must read and abide by these terms and conditions. By participating in the Promotion, the customer acknowledges that he/she has read and agreed to all relevant terms and conditions.
16. 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.
17. 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.
18. BOCHK and/or the Card Company and/or UnionPay International are not the service providers of the merchant's products and services. Relevant products and/or services are provided by the merchant. Any enquiries, opinions, claims,

- complaints and/or disputes relating to the goods and the services should be directed to the merchant or respective service providers. BOCHK and/or the Card Company and/or UnionPay International accept no liability for and shall not be responsible for the quality of products and services or any other matters relating to the merchant. The merchant and/or its product or service provider is solely responsible for all obligations and liabilities relating to the products and services.
19. BOCHK and/or the Card Company and/or UnionPay International and/or the merchant reserve the right to change, suspend or terminate the Offer or amend the terms and conditions at their sole discretion.
  20. 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.
  21. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**“BoC Pay X JHC offer Promotion” Terms and Conditions:**

1. “BoC Pay X JHC offer Promotion” (the "Promotion") runs from 19 April to 9 June 2024, both dates inclusive (the "Promotion Period").
2. The Promotion are applicable to QR Code payments made with the BoC Pay mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy the offers. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account (the“BoC Pay”).
3. During the promotion period, Customers can  
Offer 1: Enjoy MOP 8 off upon single purchase of MOP 108  
Offer 2: Enjoy MOP 26 off upon single purchase of MOP 268  
Offer 3: Enjoy MOP 68 off upon single purchase of MOP 668  
(the Offers) via BoC Pay at JHC, \$Mart, Day Day Store, City Life, HOME+ BY ELLA in Hong Kong and Macau and JHC Eshop (the“Merchant”).
4. Each customer can enjoy the Offers a maximum once each day during the entire promotion period.
5. Customer must state the intention to use the Offers to cashier before making payment to enjoy the Offers.
6. The Promotion is available on a first-come-first-served basis while quota lasts.
7. Offers are based on net single spending and not eligible for any split transactions.
8. The Offers cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.

9. 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 with the amount equivalent to the value of the Offer without prior notice to the customer.
10. Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
11. 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.
12. 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.
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15. 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.
16. 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.
17. 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.
18. 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.

19. 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.

20. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

SVF License Number: SVFB072

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