

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

1. The Promotion is valid from 1 January 2025 to 31 December 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to QR Code payments made with the BoC Pay mobile app via UnionPay network. BoC Pay mobile app, which refers to QR Code 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”). The customer must settle payments by successfully binding the BoC Pay mobile app with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account (“if applicable”).
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 30,000 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.

SVF License Number: SVFB072

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