

BoC Pay transit QR code Gift Points Rebate promotion (the “Offer”) Terms and Conditions:

1. The Promotion is valid from 1 January to 31 December 2024, both dates inclusive and based on the transaction date (the "Promotion Period").
2. The Offer is only applicable to QR Code payments made with the BoC Pay mobile app (the “BoC Pay”) via the UnionPay network. The customer must successfully bind BoC Pay with a BOC UnionPay Dual Currency Credit Card (the “Eligible Credit Card”) issued in Hong Kong bearing the BOC logo (the “Eligible Customers”). Eligible Customers must settle the fares (the “Eligible Transactions”) through BoC Pay transit codes on designated transportations (For more details, please refer to BoC Pay>Transit Code>Instructions/Routes) which support UnionPay transit QR codes.
3. During the Promotion Period, an Eligible Customer can enjoy extra 5X gift points on top of the basic 1X gift point (HK\$1 = 1 gift point) upon settling a total net spending on Eligible Transactions (after deducting all discount amounts) with BoC Pay Transit Codes.
4. The extra gift points rebate accrual is counted on a calendar month basis, starting from the first day of the month until the last day of the month. All Eligible Transactions will be counted based on the transaction date, must be completed during the Promotion Period and posted on or before the seventh day of the next calendar month. The total awarded cash rebate shall be rounded to the nearest dollar. Each Eligible Customer can enjoy a maximum of up to an extra 5,000 Gift Points during entire Promotion Period.
5. Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the gift points. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the Offer.
6. The relevant gift points will be credited to the Eligible Credit Card used to settle the earliest Eligible Transaction within 3 months after each settlement upon verification of Eligible Transactions and BoC Pay binding record by the Bank of China (Hong Kong) Limited (“BOCHK”) and/or BOC Credit Card (International) Ltd (the “Card Company”).
7. An Eligible Customer whose eligible credit card account and/or BoC Pay account are valid and in good standing, and whose BoC Pay account is bound with an eligible credit card during the entire Promotion Period and at the time the extra gift

points is being awarded, will be eligible for the Promotion. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of a credit card account, overdue payment or bad record, or forfeiture of the gift points rebate during the Promotion or at the time the extra gift points rebate is being awarded, the extra gift points rebate will be cancelled automatically forthwith.

8. The Offer is non-transferable and cannot be exchanged for cash or other products / discounts. Offer is based on net single spending and not eligible for any split transactions.
9. The Offer cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
10. Any cancelled/ refunded/ falsified/ unposted / split transactions/ unauthorized transactions are not counted as eligible transactions. In case of such transactions, the Offer will be cancelled together with those transactions. BOCHK and Card Company reserve the right to debit the relevant Credit Card account with the amount equivalent to the value of the Offer without prior notice to the customer.
11. 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. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" also apply, please visit BOCHK website for details.
12. Customers are responsible for the data charges of using and/or downloading BOCHK 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"). 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.
14. 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.
15. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).

16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
22. 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.
23. 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!