

Terms and Conditions of “12% off on Gift Points Day” Promotion:

1. “**12% off on Gift Points Day**” Promotion (the “**Promotion**”) is only applicable to spending on designated days in 2026, including: 8-Jan, 18-Jan, 28-Jan, 8-Feb, 18-Feb, 28-Feb, 8-Mar, 18-Mar, 28-Mar (the “**Promotion Period**”).
2. Unless otherwise specified in the terms and conditions below, the Promotion is applicable to:
 - (i) BOC Credit Cards that are issued in Hong Kong bearing BOCHK of China (Hong Kong) Limited (the “**BOCHK**”) logo but excluding BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD cards, BOC Purchasing Cards, Private Label Cards, Supplementary Cards and the co-brand cards that may be announced by BOCCC from time to time, including but not limited to BOC Henderson Club Visa Card and participants of the Automated Cash Rebate Redemption (the “**Eligible Credit Cards**”); or
 - (ii) Pay+ Wallet and Pay+ Wallet Lite (collectively the “**BoC Pay+ Wallet**”) (collectively the “**Eligible Banking Accounts**”).

The Eligible Credit Cards and Eligible Banking Accounts are collectively called the “**Eligible Accounts**”.

3. Customers can only participate in the Promotion via registration or upgrading to BoC Pay+ (the “**Eligible Customers**”) and pay by the Eligible Accounts. Unless otherwise specified, Gift Points earned through Eligible Accounts (the “**Gift Points of Eligible Account**”) under the same customer (identified by the Identification Document Number) can be pooled together for gift redemption. While participating in the Promotion, the system will automatically deduct Gift Points from the customer’s Eligible Accounts which has Gift Points that will expire sooner.
4. Eligible Spending refers to purchases at merchant(s) and/or transactions via “Transit Code” on BoC Pay+ during the Promotion Period, excluding transactions via Faster Payment System, e-CNY Wallet, and any top-up transaction made to the BoC Pay+ Wallet (each an “**Eligible Spending**”).
5. Every 220 Gift Points can be used to offset HK\$1 value or its equivalent in another currency of Eligible Spending amount during the Promotion Period (Standard Rate: 250 Gift Points to offset HK\$1 value or its equivalent in another currency of Eligible Spending amount). The customer must meet the minimum amount requirement (HK\$1 value or its equivalent in another currency) per redemption. The customer may redeem up to the Eligible Spending amount or HK\$50 in each Eligible Spending with Gift Points (and the Eligible Spending amount must be in a whole number, e.g. if the Eligible Transaction amount is HK\$60.5, the customer can offset a maximum of HK\$50 with 11,000 Gift Points and the residual amount must be settled via BoC Pay+).

6. The amount offset by the Promotion will be posted into the source of fund of the Eligible Spending within 3 working days after the transaction. For Eligible Credit Cards, records of Eligible Spending and that of Pay with Points transaction may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card.
7. BOCHK and BOC Credit Card (International) Ltd (the "**BOCCC**") reserve the right to change or amend the point exchange rate and/or the minimum points required each time.
8. This promotion cannot be cancelled after redemption. If a customer returns or cancels the Eligible Spending, Gift Points used for offset will not be returned. The offset amount will be credited to the customer's Eligible Account used for settling the Eligible Spending. For Eligible Credit Cards, returned credit amount can be used to settle outstanding retail spending on the credit card. For Eligible Banking Accounts, returned credit amount can be used to settle other Eligible Spending. The returned credit amount cannot be transferred, returned or exchanged for cash.
9. "Terms and Conditions of Gift Point Rewards Programme" apply to the above products, services and offers. For more details, please refer to in Related Terms & Conditions BoC Pay+.
10. BOCHK and/ or BOCCC reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
11. The above Promotion is subject to the transaction record of BOCHK and/ or BOCCC. If the information from the customer differs from those of BOCHK and/ or BOCCC records, the BOCHK and/ or BOCCC shall be final and conclusive.
12. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
13. BOCHK and/ or BOCCC reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK and/ or BOCCC shall be final.
14. All information and images are for reference only.
15. No person other than the customers, BOCHK and/ or 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.
16. Customers are responsible for the data charges of using and / or downloading BoC Pay+ imposed by their service providers.
17. Please download BoC Pay+ mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
18. By using the BoC Pay+, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK and/ or BOCCC from time to time.
19. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is

a trademark of Google LLC.

20. BOCHK and/or the BOCCC are not the providers of the goods and the services of the merchant. Any enquires or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the BOCCC accept no liability for the quality of or any other matters relating to the goods, food, products and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the related goods, food, products and service.
21. In case of any dispute, the decision of BOCHK and/or the BOCCC and/or the merchant shall be final.
22. 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!