

“BoC Pay+ Bill payment promotion offer” Terms and Conditions:

1. BoC Pay+ mobile application (“BoC Pay+”) Bill payment promotion offer (“the promotion”) period is from 2 October to 31 October 2025 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, the promotion are applicable to customers who are holding Pay+ Wallet or Pay+ Wallet Lite (the “Eligible Customer”).
3. The promotion is applicable to Eligible Customers who make a bill payment of HK\$2,000 or above by scanning the FPS bill payment QR code for Rating and Valuation Department (“Rates and/or Government Rent”) through “Main page”> “Scan” or “Pay Bills” will be entitled 1 HK\$20 e-Coupon (the “Coupon Reward”).
4. Each Eligible Customer can only receive 1 Coupon Reward during the Promotion Period.
5. Consumers who successfully pay bills through BoC Pay+ is entitled to earn 1 Gift Point for every HK\$1 spent, with a maximum of 1,000 points per month. For details of the Gift Points Rewards Programme, please visit
https://www.bochk.com/dam/boccreditcard/rewards_tnc/giftpointrewards_tnc_en.pdf and
https://www.bochk.com/dam/boccreditcard/bocpay/bocpayplus2501/bocpayplus_faq_en.pdf.

General Terms and Conditions:

1. Coupon Reward is available at a quota cap of 10,000 on first-come, first-served basis while quota lasts.
2. Coupon Reward will be credited on or before 31 January 2026 to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer.
3. The e-coupon is applicable to the physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U. , Runderful and designated brand stores that operated by Sportshouse Limited including Adidas、Asics、Hoka、New Balance、New Era、Nike (for store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the “Designated Merchants”).
4. By applying the e-coupon at Designated Merchants, Eligible Customer can get a HK\$20 discount upon single net spending of HK\$120 or above (the “Offer”). The validity of the coupon is until 31 March 2026. (the “Validity Period”). The Eligible Customer must use the e-coupon within the Validity Period. Only one e-coupon can be applied in each transaction. Customers must state the intention to settle payment via BoC Pay+ and present the E-coupon payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
5. Eligible Customer whose Pay+ Wallet or Pay+ Wallet Lite are valid, in good standing during the Promotion Period and when the Coupon Reward is credited are eligible for the Coupon Reward, otherwise the Coupon Reward will not be credited. In the event of termination of Pay+ Wallet or Pay+ Wallet Lite, forfeiture during the Promotion Period or at the time of crediting

the Coupon reward, the Coupon reward will not be credited and will be cancelled automatically forthwith.

6. 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 and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card / Smart Account/ Payment account/ Consumption Voucher Account with the amount equivalent to the value of the Offer without prior notice to the customer.
7. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.
8. 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.
9. 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+.
10. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
11. 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.
12. 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 Designated Merchant or staff of BOCHK and / or the Card Company for details.
13. 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.
14. BOCHK and / or the Card Company are not the suppliers of the Designated Merchant. Relevant products and / or services are provided by the Designated Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the

Designated 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 Designated Merchant or its supplier. The Designated Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.

15. BOCHK and / or the Card Company and / or the Designated Merchant reserve the right to change, suspend or terminate the promotion or to amend the terms and conditions at its sole discretion.
16. In case of any disputes, the decision of BOCHK and / or the Card Company and / or the Designated Merchant shall be final and binding on all parties concerned.
17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072