

'BoC Pay+ Cross-border Remittance Promotion' Terms and Conditions:

1. 'BoC Pay+ Cross-border Remittance Promotion' (The "Promotion") runs from 23 December 2025 to 22 January 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to Cross-border Remittance made with the BoC Pay+ mobile app. Transactions must be made through during promotion period to enjoy the offers.
3. Eligible Customers who perform Cross-border Remittance transactions via BoC Pay+ of HK\$5,000 or above during the Promotion Period, are eligible to receive full rebate of service charge (the "Rebate") for the Eligible Transactions, each eligible customer could enjoy 5 Rebates at maximum.
4. Eligible Customers who did not make any Cross-border Remittance transaction via BoC Pay+ from 1 Jan to 22 December 2025 (both dates inclusive), are also eligible to receive extra HK\$50 Cash Rebate (the "Extra Cash Rebate") for the first Cross-border Remittance transaction via BoC Pay+ during the Promotion Period.
5. Cross-border Remittance transactions shall not exceed the daily transaction limit stipulated by the BoC Pay+ Wallet, and the upper limit is HK\$10,000 per Eligible Customer per day.
6. Once Bank of China (Hong Kong) Limited ("BOCHK") has accepted the remittance application, such application cannot be cancelled, changed or withdrawn. Unless such applications are not processable. For the Cross-border Remittance with Pay+ Accounts, the Rebate and/or the Extra Cash Rebate will be credited to the Eligible Customer's Pay+ Account without separate notification.
7. All charges imposed by the related correspondent banks, intermediary banks, clearing institutions &/or beneficiary bank in processing the remittance, plus extra handling charge of the Bank are borne by payee and deducted from the remittance amount. If the remitter requests payment of relevant fees, BOCHK will directly or indirectly notify the agency of the request. However, whether the remitter can receive the remittance in full is subject to the practice of the relevant agency and is beyond the control of BOCHK. If Correspondent Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges in advance. The foreign currency exchange rate of the cross-border remittance is provided by UnionPay, BOCHK does not take any legal responsibility.
8. The rebate will be calculated based on the actual remittance fee amount charged by eligible customers during the promotion period. The Rebate and/or the Extra Cash Rebate will be credited to the BoC Pay+ account of the Eligible Customers on or before 31 Mar 2026.
9. During the Promotion Period and at the time when the Rebate and/or the Extra Cash Rebate is credited, customer's Pay+ wallet must be valid and in good standing in order to be eligible for the Promotion and receiving the Rebate and/or the Extra Cash Rebate.
10. The maximum rebate promotion will be verified against the transaction dates and amounts recorded in the transaction records of BOCHK and/or BOC Credit Card

(International) Limited ("the Card Company"). If the information held by the customer does not match the records of BOCHK and/or the Card Company, the records of BOC Hong Kong and/or the Card Company shall prevail.

11. The Rebate and/or the Extra Cash Rebate will be cancelled or refunded in all ineligible transactions. BOCHK and / or the Card Company reserve the right to debit the relevant BoC Pay+ wallet with the amount equivalent to the value of the Rebate and/or the Extra Cash Rebate without prior notice to the customer.
12. Eligible customers should check their account transaction records to view The Rebate and/or the Extra Cash Rebate themselves; BOCHK will not provide further notification.

Generic Terms and Conditions:

1. The Extra Cash Rebate is available at a quota cap of 1,000 on first-come, first-served basis while quota lasts.
2. 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 Pay+ Wallet / Credit Card with the amount equivalent to the value of the Offer without prior notice to the customer.
3. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.
4. 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.
5. 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>Help > Terms & Conditions>Terms and Conditions for BoC Pay+.
6. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
7. 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.

8. 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.
9. 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.
10. BOCHK and / or the Card Company and / or UnionPay International 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.
11. BOCHK and / or the Card Company and / or UnionPay International and / or the Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
12. 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.
13. 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!

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