

Terms and Conditions of “BoC Pay+ Cross Border Limited Offer”

1. “BoC Pay+ Cross Border Limited offer” (the "Promotion") runs from 18 April 2025 to 4 May 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. Transactions must be made through the UnionPay network during promotion period to enjoy offers.
3. During the Promotion Period, on every Friday, Saturday & Sunday, customers can enjoy an instant discount of RMB50 upon single net spending of RMB 1,000 (the “Offer”) via BoC Pay+ at physical stores in Mainland China.
4. Customers must state the intention to settle payment via BoC Pay+ and present the payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
5. Each customer (based on Identification Document Number) can enjoy the Offer a maximum of 1 time.
6. The Offer is available in a quota cap of 1,000 times and on a first-come-first-served basis while quota lasts.
7. Offers are based on net single spending and not eligible for any split transactions.
8. Unless otherwise specified, the Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.

Terms and Conditions of “BoC Pay+ March to May Cross Border Instant Discount Offer”

9. “BoC Pay+ March to May Cross Border Instant Discount offer” (the "Promotion") runs from 14 March 2025 to 31 May 2025, both dates inclusive (the "Promotion Period").
10. The Promotion is applicable to QR Code payments made with the BoC Pay+ mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers.
11. During the Promotion Period, on every Friday, Saturday & Sunday, customers can enjoy an instant discount of RMB2 upon single net spending of RMB10 (the “Offer”) via BoC Pay+ at physical stores in Mainland China.
12. Customers must state the intention to settle payment via BoC Pay+ and present the payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
13. Each customer (based on Identification Document Number) can enjoy the Offer a maximum of 10 times.
14. The Offer is available in a quota cap of 80,000 times and on a first-come-first-

served basis while quota lasts.

15. Offers are based on net single spending and not eligible for any split transactions.

16. Unless otherwise specified, the Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.

General Terms and Conditions:

1. 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 / Smart Account/ Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.
2. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.
3. 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.
4. 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+.
5. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
6. 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.
7. 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.
8. 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.
9. BOCHK and / or the Card Company 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.

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

“RMB10 discount upon single spending of RMB30 at HEYTEA” Terms and Conditions:

1. “RMB10 discount upon single spending of RMB30 at HEYTEA” (the "Promotion") runs from 21 March 2024 to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the BoC Pay mobile application. Transactions must be completed through UnionPay network by using UnionPay payment code in BoC Pay within the Promotion Period to be eligible to the offer. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/ or Smart Account or Payment Account (the “BoC Pay”).
3. Customers can enjoy a discount of RMB10 upon single spending of RMB30 at designated HEYTEA stores in Mainland China (the “Offer”).
4. Each customer can only enjoy the Offer a maximum of four times each month and maximum once each day during the Promotion Period.
5. Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay at the time of payment. They should select the “Mainland China” payment code and successfully complete the payment through UnionPay network to enjoy the Offer.
6. Offer is available in a first-come-first-served basis while quota lasts.
7. Offer is based on net single spending and not eligible for any split transactions.
8. The Offer cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
9. 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 Credit Card / Smart Account/ Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.

"RMB20 discount upon single spending of RMB50 at Holiland" Terms and Conditions:

1. "RMB20 discount upon single spending of RMB50 at **Holiland**" (the "Promotion") runs from 23 March 2024 to 30 June 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the BoC Pay mobile application. Transactions must be completed through UnionPay network by using UnionPay payment code in BoC Pay within the Promotion Period to be eligible to the offer. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/ or Smart Account or Payment Account (the "BoC Pay").
3. Customers can enjoy a discount of RMB20 upon single spending of RMB50 at designated **Holiland** stores in Mainland China (the "Offer").
4. Each customer can only enjoy the Offer a maximum of four times each month and maximum once each day during the Promotion Period.
5. Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay at the time of payment. They should select the "Mainland China" payment code and successfully complete the payment through UnionPay network to enjoy the Offer.
6. Offer is available in a first-come-first-served basis while quota lasts.
7. Offer is based on net single spending and not eligible for any split transactions.
8. The Offer cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
9. 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 Credit Card / Smart Account/ Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.

"RMB50 discount upon single spending of RMB300 at Zuo Ting You Yuan Beef Hotpot (Shen Zhen Stores)" Terms and Conditions:

1. "RMB50 discount upon single spending of RMB300 at **Zuo Ting You Yuan Beef Hotpot (Shen Zhen Stores)**" (the "Promotion") runs from 25 May 2024 to 30 June 2025, both dates inclusive (the "Promotion Period").

2. The Promotion is applicable to the BoC Pay mobile application. Transactions must be completed through UnionPay network by using UnionPay payment code in BoC Pay within the Promotion Period to be eligible to the offer. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/ or Smart Account or Payment Account (the "BoC Pay").

3. Customers can enjoy a discount of RMB50 upon single spending of RMB300 at designated **Zuo Ting You Yuan Beef Hotpot Shen Zhen** stores in Mainland China (the "Offer").

4. Each customer can only enjoy the Offer a maximum of four times each month and maximum once each day during the Promotion Period.

5. Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay at the time of payment. They should select the "Mainland China" payment code and successfully complete the payment through UnionPay network to enjoy the Offer.

6. Offer is available in a first-come-first-served basis while quota lasts.

7. Offer is based on net single spending and not eligible for any split transactions.

8. The Offer cannot be used in conjunction with other offers, merchant / member benefits,

cash coupons, discounts and gift certificates, unless otherwise stated.

9. 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 Credit Card / Smart Account/ Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.

"RMB20 discount upon single spending of RMB50 at Haagen-Dazs" Terms and Conditions:

1. "RMB20 discount upon single spending of RMB50 at **Haagen-Dazs**" (the "Promotion") runs from 23 March 2024 to 30 June 2025, both dates inclusive (the "Promotion Period").

2. The Promotion is applicable to the BoC Pay mobile application. Transactions must be completed through UnionPay network by using UnionPay payment code in BoC Pay within the Promotion Period to be eligible to the offer. The customer must successfully

bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/ or Smart Account or Payment Account (the "BoC Pay").

3. Customers can enjoy a discount of RMB20 upon single spending of RMB50 at designated **Haagen-Dazs** stores in Mainland China (the "Offer").

4. Each customer can only enjoy the Offer a maximum of four times each month and maximum once each day during the Promotion Period.

5. Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay at the time of payment. They should select the "Mainland China" payment code and successfully complete the payment through UnionPay network to enjoy the Offer.

6. Offer is available in a first-come-first-served basis while quota lasts.

7. Offer is based on net single spending and not eligible for any split transactions.

8. The Offer cannot be used in conjunction with other offers, merchant / member benefits,

cash coupons, discounts and gift certificates, unless otherwise stated.

9. 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 Credit Card / Smart Account/ Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.

"RMB50 discount upon single spending of RMB300 at Jade Garden" Terms and Conditions:

1. "RMB50 discount upon single spending of RMB300 at Jade Garden" (the "Promotion") runs from 1 March 2025 to 30 June 2025, both dates inclusive (the "Promotion Period").

2. The Promotion is applicable to the BoC Pay mobile application. Transactions must be completed through UnionPay network by using UnionPay payment code in BoC Pay within the Promotion Period to be eligible to the offer. The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/ or Smart Account or Payment Account (the "BoC Pay").

3. Customers can enjoy a discount of RMB50 upon single spending of RMB300 at all Jade Garden stores in Mainland China (the "Offer").

4. Each customer can only enjoy the Offer a maximum of four times each month and maximum once each day during the Promotion Period.

5. Customers must state the intention to settle payment via BoC Pay and present the payment code in BoC Pay at the time of payment. They should select the "Mainland China" payment code and successfully complete the payment through UnionPay network to enjoy the Offer.
6. Offer is available in a first-come-first-served basis while quota lasts.
7. Offer is based on net single spending and not eligible for any split transactions.
8. The Offer cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.
9. 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 Credit Card / Smart Account/ Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.

General Terms and Conditions:

1. Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
2. 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.
3. 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.
4. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
5. 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.
6. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
7. 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.

8. 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.

9. BOCHK and / or the Card Company 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.

10. BOCHK and / or the Card Company and / or UnionPay and / or the Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.

11. In case of any disputes, the decision of BOCHK and / or the Card Company and / or the Merchant shall be final and binding on all parties concerned.

12. 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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