

“GBA Youth Card” Terms and Conditions of Promotional Offers

General Terms and Conditions:

1. Unless otherwise specified, the promotion period runs from now until 31 December 2025 (both dates inclusive) (“Promotion Period”).
2. The offer is eligible for “GBA Youth Card” (“Eligible Credit Card”) issued by BOC Credit Card (International) Ltd. (the “Company”) in Hong Kong.
3. To be eligible for the offer, credit card accounts of the eligible customer (“Cardholder”) must be normal, valid and in good standing during the Promotion Period.
4. No person other than the Cardholder and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions
5. The Company, Greater Bay Area Homeland Youth Community Foundation Limited (the “Foundation”) and the participating merchant(s) reserve the right to suspend, change or terminate the offers or amend their terms and conditions at their sole discretion without prior notice. In case of any dispute(s), the decision of the Company, the Foundation and the participating merchant(s) shall be final.
6. The offer is provided by the participating merchant(s). The Company and/or the Foundation does not warrant the quality of the products or services provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all effects and consequences of the products and services.
7. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

5% Cash Rebate Offer

1. The 5% Cash Rebate Offer (“Cash Rebate”) is only applicable to Eligible Credit Card cardholders who make retail purchases in Hong Kong, Macau and the mainland within the Promotion Period (the “Eligible Transaction”). Only Eligible Transactions posted to the Eligible Credit Card account within 7 days from the transaction date will be counted. Online spending, Alipay HK and WeChat Pay transactions, amount redeemed under “Instant Reward” transactions, Cash Advances, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees or utilities bills), transactions via online banking bill payment, online

payment system payments to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards/gift cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments and stock monthly contribution), casino and gambling transactions, transactions for charity donations and to non-profit organisations, person to person (P2P) fund transfers via mobile device/app/electronic platforms, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time, are all excluded as Eligible Transactions.

2. HKD & RMB spending will be combined for calculation of accumulated transactions amount; every RMB1 spending will be calculated as HK\$1. (Promotion calculation example: RMB1,000 Eligible Transaction will be equivalent to HK\$1,000 Eligible Transaction.)
3. Each Cardholder (counted by card account) is entitled to a maximum of HK\$100 Cash Rebate per month during the Promotion Period. Cash Rebate Reward accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month. Cash rebate awarded will be rounded to the nearest dollar and credited to the main card HKD account of the Applicable Card in the month following the transaction month.
4. The Company will verify the transaction record to confirm the Cash Rebate entitlement of each Cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
5. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited for properly defining the designated category of this offer.
6. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable or transferrable.
7. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
8. If the Cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective Cardholder for the offer and reverse any awarded Cash Rebate from the related card account without prior notice. The Company also reserves the right to cancel the respective credit card account and/or take such legal action as may be necessary.
9. If the Eligible Transaction is cancelled subsequent to the Offer of the Cash Rebate, the

Cardholder must return any awarded Cash Rebate to the Company. The Company reserves the right to debit any awarded Cash Rebate from the Cardholder card account without prior notice.

5% Cash Rebate for Purchasing High Speed Rail Ticket

1. During the promotion period, Eligible Credit Card cardholders who make purchases of High Speed Rail ticket by using physical Eligible Credit Card in designated locations, are eligible to 5% Cash Rebate (maximum of HK\$100 Cash Rebate per month). High Speed Rail ticket is eligible for Hong Kong West Kowloon Station as departure station or destination station; not eligible for which Hong Kong West Kowloon Station as departure station or destination station are not related (i.e. Mainland China station only). Only Eligible Transactions posted to the Eligible Credit Card account within 7 days from the transaction date will be counted and eligible for Cash Rebate ("High Speed Rail Ticket Cash Rebate", "Eligible Transaction").

1.1 Designation Locations:

- (1) Hong Kong West Kowloon Station counter and ticket machine – 3 Austin Road West. Please refer <https://www.highspeed.mtr.com.hk/en/main/index.html> for detail
- (2) Designated branches of China Travel Service (Hong Kong) Limited (subject to change without notice)
 1. Wanchai Branch: Shop 1, G/F, Southorn Centre, 138 Hennessy Road, Wanchai Hong Kong
 2. Causeway Bay Branch: Rm 606, 6/F, Hang Lung Centre, 2-20 Paterson Street, Causeway Bay, Hong Kong
 3. Taikoo Branch: Shop No. S40, Kornhill Plaza, 1 Kornhill Road, Tai Koo, Hong Kong
 4. Mong Kok Branch: Room 312, 3/F, Wing Lung Bank Centre, 636 Nathan Road, Mongkok, Kowloon
 5. Kwun Tong Branch: Unit 04, 13/F, Crocodile Centre, 79 Hoi Yuen Road, Kwun Tong, Kowloon
 6. Kowloon Bay Branch: Shop 602A, Level 6, Telford Plaza II, Kowloon Bay, Kowloon
 7. Tseung Kwan O Branch: Shop 209, Level 2, East Point City, Tseung Kwan O, Kowloon
 8. Tsuen Wan Branch: Shop S5-6, Luk Yeung Galleria, 22-66 Wai Tsuen Road, Tsuen Wan, N.T.
 9. Sha Tin Branch: Shop 717-718, 7/F, Citylink Plaza, Phase 1, Sha Tin, N.T.
 10. Tai Po Branch: Shop 213C, Level 2, Plover Cove Garden Commercial

Complex, 3 Plover Cove Road, Tai Po, N.T.

11. Tuen Mun Branch: Shop 2128-2130, 2/F, Phase 1, Tuen Mun Town Plaza, Tuen Mun, N.T.
12. West Kowloon Station Branch: Shop B2-5, Level B2, West Kowloon Station, Kowloon

China Travel Service (Hong Kong) Limited my update branches' addresses, please visit www.ctshk.com for detail.

2. Eligible Transaction means the purchase of High Speed Rail ticket proceed by using physical Eligible Credit Card with sales slip or credit card sales slip for the purchase record. Each Cardholder (counted by card account) is entitled to a maximum of HK\$100 Cash Rebate per month during the Promotion Period. Cash Rebate Reward accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month. Cash rebate awarded will be rounded to the nearest dollar and credited to the main card HKD account of the Applicable Card in the month following the transaction month.
3. The Company will verify the transaction record to confirm the Cash Rebate entitlement of each Cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
4. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited for properly defining the designated category of this offer.
5. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable or transferrable.
6. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
7. If the Cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective Cardholder for the offer and reverse any awarded Cash Rebate from the related card account without prior notice. The Company also reserves the right to cancel the respective credit card account and/or take such legal action as may be necessary.
8. If the Eligible Transaction is cancelled subsequent to the Offer of the Cash Rebate, the Cardholder must return any awarded Cash Rebate to the Company. The Company reserves the right to debit any awarded Cash Rebate from the Cardholder card account without prior notice.

Emperor Cinemas Exclusive Offer

Emperor Cinemas VIP Membership 20% off

1. Eligible credit card cardholders can enjoy joining fee 20% off upon registering Emperor Cinemas VIP membership at box office and pay with GBA Youth Card. Offer is not applicable to Emperor Cinemas website and mobile app.
2. Offer is applicable to Emperor Cinemas in Hong Kong only.
3. Terms and conditions apply to all offers. To learn more about the terms and conditions of Emperor Cinemas VIP Membership, please visit website.
4. The offer is non-redeemable for cash or exchanged for other goods and cannot be used in conjunction with any other promotional offers.
5. Emperor Cinemas reserves the right to amend and supplement any terms & conditions of this offer without prior notice. In case of disputes, decisions of Emperor Cinemas shall be final.

Emperor Cinemas Concession Purchase 10% off

1. Eligible credit card cardholders can enjoy Emperor Cinemas Concession Purchase 10% off at concession counter with GBA Youth Card (Except specified products).
2. Offer is applicable to Emperor Cinemas in Hong Kong only.
3. Valid credit card must be presented before payment to enjoy the offer.
4. The offer is non-redeemable for cash or exchanged for other goods and cannot be used in conjunction with any other promotional offers.
5. Emperor Cinemas reserves the right to amend and supplement any terms & conditions of this offer without prior notice. In case of disputes, decisions of Emperor Cinemas shall be final.

SINOPEC Exclusive Discount

1. The customer can enjoy HK\$6.3/L off the list price of SINO Power and HK\$6.7/L off the list price of SINO X Power at SINOPEC service stations in Hong Kong.
2. The customer must present his/her SINOPEC VIP card (X CARD PLUS) and an Eligible Credit Card for payment to enjoy the discount.
3. SINOPEC VIP Card (X CARD PLUS) can be applied via the following ways:
 - Apply the SINOPEC VIP Card (X CARD PLUS) during the GBA Youth Card application
 - GBA Youth Cardholder can select SINOPEC Exclusive Offer from GBA Youth Card webpage
4. To apply for the SINOPEC VIP Card (X CARD PLUS), the customer must provide his/her Vehicle Registration Document (also known as "Vehicle Registration Book").
5. SINOPEC VIP Card (X CARD PLUS) will be delivered to the address provided within 2 weeks after successful approval.

6. SINOPEC's terms and conditions apply. For the related terms & conditions, please refer to the SINOPEC Mobile Application ("SINOPEC PLUS").

CMHK Offer Terms and Conditions

1. To enjoy the "GBA Youth Card Exclusive Offer", the customer must be a GBA Youth Card cardholder. A valid GBA Youth Card and HKID card or other identify document must be presented upon registration for the GBA Youth Service Plan. The customer is required to use a GBA Youth Card to settle the relevant payments of the first eligible transaction and monthly fees within the contract period through autopay set up. All offers will be forfeited and basic monthly fees in the contract will be charged if the card is invalid or the customer discontinues to use autopay. Each BOC GBA Youth Card cardholder can only subscribe to the GBA Youth Service Plan once.
2. With the GBA Youth Service Plan, the customer can enjoy upfront discounts on designated handsets at all CMHK Shops with the Eligible Credit Card. To enjoy the offer, the customer is only required to sign the contract for the designated handset contract period. Unless otherwise specified, the offer cannot be used in conjunction with other promotional offers. CMHK's terms and conditions apply.
3. For CMHK "GBA Youth Card Exclusive Offer" details and terms and conditions, please visit: <https://eshop.hk.chinamobile.com/en/rateplanonly/GBAyouth.html>
4. CMHK reserves the right to modify or terminate the above offers or content, or amend these terms and conditions at any time without prior notice.

Bank of China Group Insurance Company Limited ("BOCG Insurance") Special Offer

1. "GBA Youth Card" holder apply designated insurance products via the BOCG Insurance website (www.bocgins.com) or mobile phone application (name "Bank of China Group Insurance") with "GBA Youth Card" number can enjoy exclusive discount.

Insurance Product	Online Discount	GBA Youth Card Exclusive Discount
Premier Home Comprehensive Insurance	15%OFF	25%OFF
Smart Domestic Helper Insurance Plan	15%OFF	25%OFF
Universal Voyage Travel Insurance Plan (Single Travel Plan)	25%OFF	35%OFF
Universal Voyage Travel Insurance Plan (Annual Travel Plan)	5%OFF	25%OFF

KeepMovIns Sports Insurance	15%OFF	15%OFF
Greater Bay Area Medical Insurance Plan	15%OFF	15%OFF
Golfers Protection Plan	-	25%OFF
Outpatient Top Up Plan	10%OFF	20\$OFF

2. The Promotion runs from 1 January to 31 December 2025.
3. The above Plans are underwritten by BOCG Insurance. For details of the plans and terms and conditions, please visit the BOCG Insurance website or mobile phone application.
4. BOCG Insurance reserves the right to accept or decline any application for the Plan based on the information provided by the insured and applicant at the time of application.

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