Terms and Conditions of BOC Cheers Card "Paws in Tandem" Round 3 Promotion:

1. "Paws in Tandem" Promotion (the "Promotion") is only applicable to clients of BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card)(the "Eligible Credit Card") (the "Clients") that is issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong.
2. The Promotion runs from 1 November, 2026 to 31 December, 2026 (both dates inclusive) (the "Promotion Period").
3. The registration period of the Promotion runs from 10:00 on 1 November, 2026 to 23:59 on 31 December, 2026 (the "Registration Period"). To participate in the Promotion, the Clients must enter the correct information of his/her Eligible Credit Card and successfully register via the website of the Promotion (www.bochk.com/s/a/cheerspet2026en), BOCHK Mobile Application, BoC Pay+ Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) once during the Registration Period (the "Registration"). A Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the successfully registered eligible Clients (the "Eligible Clients"). The Registration record is based on the computer record of the Company.
4. This promotion consists of two parts: "The Highest Accumulated Retail Spending Amount" (the "Promotion 1") and "Spending to Participate in a Lucky Draw" (the "Promotion 2").

Promotion 1: The Highest Accumulated Retail Spending Amount

5. The first customer (counted by the Identification Document Number) who successfully registered during the Registration Period, and accumulates the highest retail spending amount or mobile payment spending (refer to clause 13) (calculated based on the computer record of the Company) during the promotion period (the "Winner") will receive a private pet pool party (the "Prize 1"). In the event that two or more eligible customers accumulate the exact same amount of eligible retail spending or mobile payment spending during the promotion period, the customer who earliest successfully registered for this promotion will be eligible to receive the Prize.

Prize details are as follows:

Prize 1	Quota
Private Pet Pool Party: (1) Location: PRIVATE i PETS Festival Walk Branch (Shop 29–30, G/F, Festival Walk, 80 Tat Chee Avenue, Kowloon Tong) (2) Date: Any day between February to March 2027 (Winners are required to contact PRIVATE i PETS via WhatsApp at 68271654 at least 14 working days in advance to make a reservation, subject to availability)	One

(3) Event duration: 3 hours (4) Capacity: Maximum of 5 medium/small dogs (20KG or below) and 5 adult guests (5) Activities include: Dog swimming service and basic grooming service, pool photo-taking session, and a surprise dog snack (6) Winner can enjoy the following discounts on the day of the party by purchasing the following services with the Eligible Credit Card: (a) Upon the purchase of any pet service prepaid package, customers are entitled to a package upgrade, with additional service credit valued at HK$2,000 (b) Buy 1 Get 1 Free on pet services (service of equivalent value) (c) Upon spending of HK$5,000 or above, customers will be entitled to one complimentary Hazel Milk Spa Experience for pets (valued from HK$410)	

Promotion 2: Spending to Participate in a Lucky Draw

6. The Clients (counted by the Identity Document Number) who successfully register during the Registration Period will be eligible to participate in a lucky draw (the "Lucky Draw Entries") upon accumulating eligible spending (the "Eligible Spending") with an eligible credit card during the promotion period. Details are as follows:

・Eligible Clients will receive one Lucky Draw Entry for every HK$500 accumulated retail spending or mobile payment spending (refer to clause 13)

・Eligible Clients will receive two Lucky Draw Entries for every HK$500 accumulated pets retail spending or mobile payment spending (refer to clause 14)

・There is no limit to the number of Lucky Draw Entries each Eligible Clients can receive during the promotion period.

・A total of 85 customers will be drawn for this promotion. The 1st to 20th winners will receive a complimentary quota to join Pet Grooming Basics Workshop (the "Prize 2"); the 21st to 85th winners will receive a PRIVATE i PETS cash voucher valued at HK$300 (the "Prize 3").

Prize details as below:

Prize 2	Quota
Pet Grooming Basics Workshop： (1) Location: PRIVATE i PETS Festival Walk Branch (Shop 29–30, G/F, Festival Walk, 80 Tat Chee Avenue, Kowloon Tong) (2) Date: February 20, 2027	20

(Winners must call the BOC Credit Card Premium Customer Hotline 2928 2388 at least seven days in advance to confirm their attendance. The final attendance date is subject to availability at the time of the event.) (3) Event duration: 3 hours (4) Capacity: The Winner with 1 medium/small dogs (under 15KG) (5) Activities include: Instruction by a professional pet groomer on basic at-home pet care practices and grooming tools introduction; guidance on how to communicate effectively with pet groomers; an overview of grooming services and common grooming styles; oral care and skin health observation tips; common skin conditions and preventive measures; and key care considerations for puppies and senior dogs etc. (6) Winner can enjoy the following discounts on the day of the party by purchasing the following services with the Eligible Credit Card: (a) Upon the purchase of any pet service prepaid package, customers are entitled to a package upgrade, with additional service credit valued at HK$2,000 (b) Buy 1 Get 1 Free on pet services (service of equivalent value) (c) Upon spending of HK$5,000 or above, customers will be entitled to one complimentary Hazel Milk Spa Experience for pets (valued from HK$410)	
Prize 3	Quota
PRIVATE i PETS cash voucher valued at HK$300： (1) Validity period: February 1, 2027 to January 31, 2028 (2) Applicable to: Purchase of any pet services or pet products at PRIVATE i PETS branches (excluding pre-order products)	65

7. Each Customer (counted by the Identification Document Number) can only win once throughout the entire Promotion Period.
8. Eligible Customers must register and make eligible transactions with an Eligible Credit Card to be valid; **registration and/ or transactions made with any non-eligible credit card under the customer's name will not qualify for the lucky draw.**
9. Registration and transactions made with a supplementary card will be combined with those of the main card, and the Eligible Spending made with a supplementary card will be combined with those of the main card.
10. Once the Lucky Draw Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed.
11. The Company will determine the Lucky Draw eligibility of each transaction by matching the

cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.

12. All transactions of Eligible retail spending or mobile payment spending must be calculated based on the transaction dates (the Company's computer records shall be final and conclusive), and will be counted as Eligible Spending after verification and successfully posted within 7 calendar days after the transaction date.
13. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public bills and miscellaneous expenses (including payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utility bills), transactions via online payment systems to designated merchants (including PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, , person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, any other transactions without sales slips.
14. Eligible Pets Transaction means in-store purchase made at local pet shops or veterinary clinics under the merchant category codes 0742 and/or 5995 for Pet stores or veterinary service providers, as well as online purchases made at online pet shops or veterinary clinics. Eligible Pets Transaction does not include payment through BoC Pay+, Alipay HK and WeChat Pay HK.
15. The Company will determine the eligibility of the above-mentioned designated category based on the merchant ID defined by Visa International.
16. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Pets Transaction.
17. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
18. The number of Lucky Draw Entries is calculated based on the Company's computer record. The

Lucky Draw for the Prize will be conducted on 25 January, 2027 (to be completed within 1 day), and total 85 Winners will be drawn randomly by computer system (not manually).

19. The results of the lucky draw will be announced through Wen Wei Po and South China Morning Post on 2 February, 2027. The Company will notify the Winners about prize redemption arrangement on 29 January, 2027 via SMS and/or email based on computer record of Company (the "Winner Notification"). The Customer is required to ensure the phone number and email address registered with the Company are correct and valid. The Company accepts no liability if the Winners are unable to receive or missed the Winner Notification due to incorrect phone number or email address provided or if no reply is received on or before 28 February, 2027, the Winners are deemed to have forfeited the Prize, and no compensation whatsoever will be offered.
20. Clients' Eligible Credit Card accounts must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Prize.
21. Any fraud and/or abuse of the Offer by any person (as determined by Bank of China (Hong Kong) Limited (the "BOCHK") and the Company at their sole discretion) will reserve the right to cancel his/ her opportunity to participate in the lucky draw without prior notice, and/or to take legal action to recover the relevant losses.
22. BOCHK and/ or the Company are not the service providers of Merchants and/ or the service provider. BOCHK and/ or the Company accept no liability for the products and/ or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to Merchants and/ or relevant service provider. BOCHK and/ or the Company accept no liability for and shall not be responsible for the product and/ or service quality and/ or any other matters relating to the product and/ or service provided by Merchants or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. Merchants and/ or the service provider of the product and/ or service are solely responsible for all obligations and liabilities relating to product and/or service.
23. No person other than the Eligible Credit Card Client, BOCHK and/or the 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.
24. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
25. 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

Trade Promotion Competition Licence No.: 62109-11