

Terms and Conditions of BOC Cheers Card "2026 Hong Kong Dog Rescue Peak to Fong Charity Walk"

Ticket Giveaway Promotion:

Promotion Period and Eligibility:

1. "2026 Hong Kong Dog Rescue Peak to Fong Charity Walk" (the "Event") Ticket Giveaway 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 20 October, 2026 to 13 November, 2026 (both dates inclusive) (the "Promotion Period").
3. The registration period of the Promotion runs from 10:00 on 20 October, 2026 to 23:59 on 13 November, 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/cheersptf26en), 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. During the Promotion Period, the first 50 Eligible Clients (counted by the Identification Document Number) (the "Winner") who successfully register during the Registration Period and complete any 1 Pets Transaction (refer to clause 7) (the "Eligible Transaction") using an Eligible Credit Card will receive an adult ticket (the "Ticket") for the "2026 Hong Kong Dog Rescue Peak to Fong Charity Walk" to be held on December 6, 2026. Each Ticket includes event t-shirt and information sheet.
5. The offer is limited to a total of 50 participants. Eligibility is determined based on the transaction date of Eligible Transaction (calculated based on the computer record of the Company) on a first-come, first-served basis until the quota is filled.
6. In the event that two or more Eligible Clients have Eligible Transaction with identical transaction dates and times, the Ticket will be awarded to the client who successfully registered for this promotion earliest.

Spending Requirement:

7. Eligible 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 Transaction does not include payment through BoC Pay+, Alipay HK and WeChat Pay HK.
8. All transactions of Eligible Transaction must be calculated based on the transaction dates (the Company's computer records shall be final and conclusive), and will be counted as Eligible

Transaction after verification and successfully posted within 7 calendar days after the transaction date.

9. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Transaction.
10. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining above spending categories counted as Eligible Transaction.
11. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.
12. 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.
13. The Company will determine the 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.
14. 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.

Fulfillment:

15. Each Eligible Client (counted by the Identification Document Number) can only win once throughout the entire Promotion Period.
16. Eligible Client 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 Promotion.**
17. The Company will notify the Winners about prize redemption arrangement on 25 November, 2026 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 2 December, 2026, the Winners are deemed to have forfeited the Prize, and no compensation whatsoever will be offered.
18. **The Ticket awarded to the Winners as a result of this promotion cannot be exchanged for cash,**

cash rebates, exchanged for other gifts, returned or transferred, and cannot be sold. If such a situation occurs, the Company and/or the Organiser reserve the right to pursue and/or take any legal action they deem appropriate.

19. Winners' Eligible Credit Card accounts must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Ticket.
20. 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 disqualify the customer from winning without prior notice, and/or to take legal action to recover the relevant losses.

General Terms and Conditions:

21. Details of the Event will be determined by the Organiser – Hong Kong Dog Rescue and the Co-Organiser – PET-A-HOOD. In the event of any dispute between the Organiser, Co-Organiser and the Winner, the Organiser reserves the final decision-making authority. The Company shall not be held responsible for any matters arising from or in connection with the Event or the information provided by the event Organiser or Co-Organiser, nor shall they be responsible for any messages or content displayed or distributed by third parties during the Event.
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!