Terms and Conditions for "Up to HK$688 Cash Rebate for Credit Card Tax Payment":

1. "Up to HK$688 Cash Rebate for Credit Card Tax Payment" Program (the "Program") is valid from 1 November 2025 to 30 December 2025(both dates inclusive and based on the transaction date, the "Promotion Period").
2. The Program is only applicable to personal cardholders of BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the logo (the "Eligible Credit Cards"), but excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards and BOC Credit Cards issued in the mainland and Macau.
3. Customers must register in this Program to enjoy the reward. The registration period of The Program runs from 10:00 on 1 November 2025 to 23:59 on 30 December 2025 (the "Registration Period"). Customers must submit details correctly and successfully register once via the BoC Pay+ Mobile Application, BOCHK Mobile Application, BOCHK Credit Card Official Account (WeChat ID: BOCHK_CC) in WeChat, or BOCHK Website (https://www.bochk.com/s/a/tax) during the Registration Period (the "Registration"). A Registration reference number will be issued upon successful registration to participate in the Program. There is a quota limit on the Program which is only available to the first 23,000 successfully registered customers during the registration period. The Registration is available on a first-come-first-served basis while quota last, according to the computer record of BOC Credit Card (International) Limited (the "Company"), and no prior notice will be provided.
4. Registered customers should make an accumulated Eligible Tax Payment Transaction of HK$20,000 or above and accumulate Eligible Retail Spending of HK$4,000 or above during the Promotion Period using the Eligible Credit Card to enjoy the below cash rebates:

<table>
<tr><th>Accumulated Eligible Tax Payment Transaction Amount (HK$)</th><th>Visa Card Cash Rebate (HK$)</th><th>Other Card Cash Rebate (HK$)</th></tr>
<tr><td>$20,000 - $49,999</td><td colspan="2">$50</td></tr>
<tr><td>$50,000 - $99,999</td><td>$200</td><td>$100</td></tr>
<tr><td>$100,000 - $199,999</td><td>$350</td><td>$200</td></tr>
<tr><td>$200,000 - $299,999</td><td>$550</td><td>$300</td></tr>
<tr><td>$300,000 or above</td><td>$688</td><td>$300</td></tr>
</table>

"Visa Card" means BOC Visa Credit Cards and BOC Visa Co-branded Credit Cards issued in Hong Kong bearing the logo.

Each registered customer (identified based on identity document number) can only enjoy a maximum cash rebate of HK$688 during the Promotion Period.

5. "Eligible Tax Payment Transaction" refers to payment of the personal tax or payment of tax on behalf of a third party for individual salaries tax, personal assessment, profits tax or property tax made with an Eligible Credit Card via BOCHK Personal Internet Banking/Mobile Banking (Online bill payments made on a week-day (Monday to Friday) before 3:00 pm or before 10:00 am on a Saturday (Hong Kong time), except public holidays, will be processed in the same business day. Payments made other than these given times will be processed in the next business day). Applicable channels also include BoC Pay+ and Jet Payment service via a JETCO ATM during the Promotion Period, but not applicable to business registration payment and purchase of tax coupon transactions (the "Eligible Tax Payment Transaction").
6. Personal BOC Credit Card daily maximum limit for tax payment is HK$500,000 or the available limit of cardholder's BOC Credit Card (whichever is lower). The daily maximum limit for tax payment using Jet Payment service via a JETCO ATM is HK$20,000 or the available limit of cardholder's BOC Credit Card (whichever is lower).
7. If the customer holds more than one eligible credit card account, he/she only needs to register once with one of the eligible credit cards. Customers who register and/or make spending/tax payment with non-eligible credit cards in their name will not be entitled to cash rebates.
8. Once registration is completed, all registration information will be included in the record and cannot be canceled, changed or converted. The registration record obtained by the customer through the registration system does not mean that the Company has confirmed that the customer is eligible for cash rebates.
9. "Eligible Retail Spending" refers to local, online or overseas retail transactions made with an Eligible Credit Card during the entire Promotion Period (the "Eligible Retail Spending"). Eligible Retail Spending does not include "Instant Rewards" transactions, Cash Advances, Cash Before Cash 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, rental and utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets (including but not limited to Alipay, WeChat Pay, PayMe and BoC Pay+), 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, stock monthly contributions and property purchases), casino and gambling transactions, transactions to charity donations and non-profit organisations, and any unauthorised transactions. Eligible Retail Spending shall be determined at the sole and absolute discretion of the Company.
10. The Eligible Retail Spending amount made overseas shall be based on the debit amount that has been converted into Hong Kong dollars on the credit card monthly statement. Eligible Retail

Spending made by customers using BOC UnionPay Dual Currency Credit will be calculated as HKD1 for every RMB 1 spent.

11. Spending/tax payment transactions made with the supplementary card will be regarded as transactions in the same main card account, and the cash rebate from the supplementary card will be calculated in the main card account. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled cash rebate.
12. 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.
13. The Program only accepts transactions with electronic sales slips/receipts. Customers must keep the original copies of all relevant documents related to the transaction. In case of any dispute; the card company reserves the right to require the customer to provide the original transaction slip and/ or other relevant documents or evidence for verification. Submitted transaction slips and other relevant documents or evidence will not be returned.
14. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as an Eligible Retail Spending/Tax Payment Transaction.
15. All Eligible Retail Spending/Tax Payment Transactions will be counted on the respective transaction date and must be successfully posted on or before 7 January 2026.
16. Upon verification of the Eligible Retail Spending and Eligible Tax Payment Transaction by the Company, the cash rebate will be credited to the first successfully registered Eligible Credit Card account on or before 28 February 2026 upon verification of the Eligible Tax Payment Transactions and will be posted in the February or March 2026 monthly statement of the Eligible Customer.

General Terms and Conditions:

1. All promotion periods, registration periods and transaction dates are calculated in Hong Kong time zone.
2. An Eligible Customer whose credit card accounts are valid and in good standing during the Promotion Period and up to the time the cash rebate has been awarded will be eligible for the promotion and the cash rebate. In the event of termination of the credit card account, violation of the Credit Card Agreement/ User Agreement or forfeiture of the cash rebate during the promotion and up to the time the cash rebate has been awarded, the cash rebate will be cancelled automatically forthwith.
3. The cash rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Cash rebate can only be used to offset retail spending after the cash rebate has been awarded and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the cash rebate was awarded.
4. Any fraud or abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the promotion. Should a transaction be cancelled after the cash rebates have being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
5. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. 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.
7. BOCHK / BOCHK Credit Card reserves the right to amend, suspend or cancel the promotion or its terms and conditions.
8. If there is any dispute, BOCHK / BOCHK Credit Card reserve the final decision on all matters and disputes.
9. The above products, services and offers are subject to relevant terms and conditions, please refer to relevant promotional materials for details.
10. If there is any discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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

BoC Pay+ SVF License Number：SVFB072