

Terms and Conditions of “BOC Mastercard Credit Card x CMHK Instant Discount” (the “Promotion”):

1. The Promotion runs from 22 August to 30 September 2026 (both dates inclusive, based on transaction date) (the “Promotion Period”).
2. The Promotion is applicable to BOC Mastercard Credit Cards and BOC Co-branded Mastercard Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”).
3. During the promotion period, BOC Cardholders are entitled to enjoy an Instant Discount of HK\$300 upon purchase of a single designated smartphone with a net value of HK\$6,000 or above (the “Eligible Transaction”) using the Eligible Credit Card at any CMHK (the “Merchant”) retail outlet (the “Offer 1”).
4. Eligible payment methods include transactions made with an Eligible Credit Card and/or Mobile Payment (including but not limited to Apple Pay, Google Pay and Samsung Pay) (the “Mobile Payment”), but exclude transactions made with e-wallets (including but not limited to BoC Pay+, Alipay HK, WeChat Pay HK, Alipay, WeChat Pay and other designated payment means / e-Wallets as decided by BOC Credit Card (International) Limited (“the Company”)).
5. Eligible Transaction will be counted based on net spending amount, while the net spending amount shall exclude any amount deducted by discount, usage of gift voucher / cash voucher / gift card amount.
6. Each Eligible Credit Card can be used for the Offer once only during the Promotion Period. The Offer is on a first-come-first-served basis while quotas last.
7. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or the Company is not the provider of the Merchant’s products and services. If the customer has any enquiries, opinions, claims, complaints or disputes relating to the Merchant’s products and services, they should contact the Merchant directly. BOCHK and/or the Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the products and services provided by the Merchant or its service providers. The Merchant is solely responsible for all obligations and liabilities.
8. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Promotion. Only duly posted transactions with valid sales slips/records are eligible for this Promotion. In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, BOCHK and/or the Company and/or the Merchant reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Offers without prior

notice. BOCHK and/or the Company also reserve the right to take further legal actions as deemed necessary.

9. All images and details are for reference only.
10. 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.
11. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. No person other than the customer, BOCHK and/or the Company and the Merchant 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.
13. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Promotion or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
14. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Terms and Conditions of “5G Local Handset Rewards Package Instant Discount” (the “Promotion”):

1. Offer 2 is provided by the Merchant, and customers are subject to the terms and conditions stipulated by the Merchant. For details of the plan and the terms and conditions, please contact the Merchant or visit www.hk.chinamobile.com/tc/home/plan/cmhkxboc_2026.

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