


Terms and Conditions of “BOC Credit Card x Cityplaza Spending Program”:

1. “BOC Credit Card x Cityplaza Spending Program” (the “Program”) is composed of both Basic Rewards (“Reward 1”) and BOC Credit Card / BoC Pay+ Extra Rewards (“Reward 2”) (the “Rewards”). The Program runs from 8 May to 14 June 2026, both dates inclusive. Should the quota for Reward 1 and/or Reward 2 be full, the respective reward will end early.
2. Unless otherwise specified, the Program is only applicable to:
 - (i) physical cards of BOC Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”), and/or
 - (ii) payments settled through the BoC Pay+ application (“BoC Pay+”) by selecting an Eligible Credit Card as payment method (“Eligible BoC Pay+”).
3. The Program is only applicable to “Designated Cityplaza merchants” and “Designated Taikoo Shing merchants” (“Eligible Merchants”). “Designated Cityplaza merchants” excludes merchants at Taikoo Place, 1111 King's Road, 12 and 14 Taikoo Wan Road, including but not limited to Coucou Reserve, nodi, Brew Job, Jade Garden, Chiuchow Garden, Phillip Wain, Audi, Leapmotor, Zeekr, Air Fitness and Challenger. “Designated Taikoo Shing merchants” includes: à poêle Bistro, Ashima Yunnan Restaurant, ASOK Thai Noodle, Black Bear, Fresh Mist, Grand Cuisine Shanghai Kitchen, HAND3AG the table, Here with Years, JOMO (F&B spending only), KAIYUZEN, Men Wah Bing Teng, Milk Café, Myung Ga Korean Restaurant, Nha Trang Vietnamese Cuisine, NOMA ryouri, padpad THAI, Peek-A-Poke, PHI Coffee & Pancake, Sen-ryo, Starbucks Coffee (Taikoo Shing), Tanuki Yataiya Japanese Restaurant, Tim Ho Wan, UURO, Vietman, Zagin Soba.
4. Unless otherwise specified, this Program is only applicable to the promotion operated by Swire Properties Management Limited (the “Partner”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants in Eligible Merchants during the Promotion Period.
5. Customers must download the TAIKOO+ mobile app and register as a LIVE+ member with a valid mobile phone number to participate in the Program (“Eligible Customers”). Each customer is eligible to one LIVE+ membership account, which may only be used by that customer.
6. Unless otherwise specified, this Program cannot be used in conjunction with any other promotional offers (except for LIVE+ points earning and free parking redemptions).
7. Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
8. Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company give no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and do not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for any additional promotional offers / discounts and the products and service quality provided by the Partner / merchants. Please check with the Partner/ merchants for the details, terms and conditions of the offers.

9. The Program is subject to its respective terms and conditions. BOCHK and/or the Company and/or the Partner reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
10. The Program's rewards are composed of Reward 1 and Reward 2. Upon designated same-day cumulative spending amount with the same Eligible Credit Card or Eligible Mobile Payment or Eligible BoC Pay+ at the Eligible Merchants, Eligible Customers are entitled to redeem both Reward 1 and Reward 2 from the respective spending tier during the promotion period. Details are shown below:

Same-day Cumulative Spending Amount (A max. of 2 Eligible Receipts)	Rewards (Reward 1) *	BOC Credit Card / BoC Pay+ Extra Rewards (Reward 2) *
HK\$1,200 - HK\$2,999	HK\$50 (HK\$50 Cityplaza Mall e-Voucher x1)	-
HK\$3,000 -HK\$5,499		HK\$100 (HK\$100 Cityplaza Mall e-Voucher x1)
HK\$5,500 or above		HK\$200 (HK\$100 Cityplaza Mall e-Voucher x2)

*Each Eligible Customer is entitled to one redemption per day for Reward 1, and one redemption per spending tier per day for Reward 2.

*Cityplaza Mall e-Voucher is only applicable to designated retail merchants and restaurants. There will not be any prior notice if there are changes to the merchant list. Please refer to (https://www.cityplaza.com/-/media/images/cityplaza/website/files/100_General_Mall_Voucher_Acceptance_List.ashx) for the details of Eligible Merchants. Cityplaza Mall e-Voucher ("e-Vouchers") will be delivered electronically with a default combination of vouchers via "My Wallet" of the TAIKOO+ mobile app instantly after redemption. The e-Voucher is valid for 30 days from the date of issue. Expired e-Voucher will not be accepted or re-issued. For detailed terms of use of the e-Vouchers, please refer to the details listed in "My Wallet" in the TAIKOO+ mobile app.

11. Reward 1 is organised and provided by the Partner, the Company shall not be liable for any problem(s) regarding to the redemption of Reward 1, whether due to unsuccessful presentation of receipts or any other reasons. Reward 1 is subject to relevant terms and conditions of the Partner. For details, please refer to the relevant promotion materials. The Company is not liable for responding to queries of the promotion content related to the Reward. In the event of the Reward 1 going out-of-stock, the Partner reserves the right to substitute with other gift or terminate the Promotion without any prior notice.
12. Eligible Customers using the same Eligible Credit Card/ Eligible Mobile Payment/ Eligible BoC Pay+ can earn HK\$150 in rewards upon same-day cumulative spending of HK\$3,000 - HK\$5,499 or earn HK\$250 in rewards with spending of HK\$5,500 or above.
13. Each Eligible Customer is entitled to one redemption per day for Reward 1, and one redemption per spending tier per day for Reward 2, subject to a maximum of one HK\$50 reward, one HK\$100 reward and one HK\$200 reward per day, with a daily maximum redemption value of HK\$350. There will not be any prior notice if the quota of a specific spending tier of Reward 1 and/or Reward 2 is full. Each set of Eligible Receipts can only be used to redeem Reward 1 once and one of the spending tiers of Reward 2 once. Under any circumstances, each Eligible Customer can only redeem each reward once per day.
14. Eligible Receipts (Please refer to clause (16) and (18) for the definition) cannot be used in conjunction with other promotions at Cityplaza (except for LIVE+ points earning and free parking redemptions). Please check with the mall staff for details.

15. Total redemption quota for Reward 1 is no less than 15,000 and quota for Reward 2 is no less than 2,500 during the entire Promotion Period. Quotas for Reward 1 and Reward 2 are limited and are available on a first-come-first-served basis, while stocks last. Should the quota for Reward 1 and/or Reward 2 be full, the respective reward will end early.
16. Each Eligible Customer who redeems Reward 1 and Reward 2 at the same time must present their physical Eligible Credit Card and/or Eligible Mobile Payment (including cardface and transaction record)(if applicable) and/or the relevant eligible transaction records of BoC Pay+ (if applicable) bearing the same card number as imprinted on the payment slips, together with the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) in person at Cityplaza 2/F LIVE+ Concierge within 14 days or before the promotion end date (whichever is earlier) and below designated hours. Rewards redemption is valid after verification by staff at LIVE+ Concierge. Each set of Eligible Receipts should be no less than HK\$100 and a maximum of 2 sets of same-day Eligible Receipts can be accumulated for Reward redemption. Expired receipts and receipts that are out of the Promotion Period are not accepted. Redemption details are as follows:

Location of the redemption venue	Service Hours
Cityplaza 2/F LIVE+ Concierge (near shop 265)	11:00am - 9:00pm
<p>Reward Redemption Flow:</p> <ul style="list-style-type: none"> - Eligible Customers must present their Eligible Receipts in person at LIVE+ Concierge within 14 days or before the promotion end date (whichever is earlier) within the service hours. Redemption is valid after verification by staff of LIVE+ Concierge. - Cityplaza Mall e-Voucher will be delivered electronically with a default combination of vouchers via “My Wallet” of the TAIKOO+ mobile app instantly after redemption. 	

The customer redeeming the Reward(s) must be a LIVE+ member and the person who made the transactions. Staff at LIVE+ Concierge reserves the right to ask for identity proof for the sole purpose of verification. Staff at LIVE+ Concierge may not process the redemption if the customer refuses to provide the above relevant information.

17. Rewards can only be redeemed within 14 days (inclusive) from the transaction date (the transaction date counts as the 1st day; the last redemption date for receipts issued between 1 June and 14 June 2026, both dates inclusive, is 14 June 2026). Late redemption will not be accepted. Receipts that are out of the Promotion Period are not accepted. Spending on different transaction dates cannot be combined for redemption. Service Hours are subject to change without prior notice.
18. Reward redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. Payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer’s signature (if applicable). Credit card statements or photocopies of payment slips / merchant machine-printed invoices are not accepted. The merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. The transaction information on the merchant machine-printed invoices and corresponding payment slip must match, including but not limited to the transaction date and amount. The customer will not be eligible to redeem Reward(s) if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Cards and/or its Eligible Mobile Payment (including cardface and transaction records) and/or the related transaction records of BoC Pay+ (for any reasons) within 14 days or before the promotion end date (whichever is earlier), or if the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and not clearly showing the relevant information are not accepted.

19. All original copies of the Eligible Receipts will be stamped by staff of LIVE+ Concierge upon Reward registration and redemption for identification purpose. Staff of LIVE+ Concierge reserves the right to make any markings on the Eligible Receipts during Reward registration and redemption. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
20. Unless otherwise specified, the Reward(s) will be delivered electronically with a default combination of vouchers via "My Wallet" of the TAIKOO+ mobile app instantly after redemption. Customer must download the TAIKOO+ mobile app and register as a LIVE+ member with a valid mobile phone number to open and use the e-Vouchers. The Partner and the Company shall not be responsible for non-delivery of e-Vouchers arising from wrong information given by the customers. Relevant e-Vouchers will not be re-issued. Internet access and a smartphone (iOS or Android) with the TAIKOO+ mobile app installed are required to access the e-Vouchers. Relevant e-Vouchers are valid only with the validation of the Partner. The e-Voucher is valid for 30 days from the date of issue. Any outstanding balance after deducting the face value of e-Vouchers from Reward 2 must be settled with an Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+. Usage of the e-Vouchers is subject to the terms and conditions, please refer to relevant terms and conditions of the e-Vouchers.
21. When the Hong Kong Observatory has issued or is going to issue Tropical Cyclone Warning Signal No. 8 or higher within the next hour, reward redemption service will be suspended until two hours after the signal is lowered. If the signal is lowered less than two hours before the end of the reward redemption, services will remain suspended for that day.
22. When the black rainstorm warning is in effect and reward redemption has already started, the service hours will remain unchanged. If the black rainstorm warning is in effect before the start of reward redemption, reward redemption service will not be provided until two hours after the black rainstorm warning is cancelled. If the cancellation occurs less than two hours before the end of reward redemption, services will remain suspended for that day.
23. There will not be any prior notice if the quota of the Reward(s) is full. The quotas are calculated based on the computer record of the Partner. Customers can check the redemption status with the staff of LIVE+ Concierge.
24. Reward(s) cannot be cancelled, altered, transferred, refunded or exchanged for cash, gifts/promotion points or services/changes under any circumstances once issued. It will not be re-issued if the Reward(s) are lost or damaged. Merchants shall be fully responsible for all enquiries, claims and complaints whatsoever by customers regarding the validity or use of the e-Vouchers. Offers are subject to relevant terms and conditions of the merchant, please check with the merchants for details. The Company is not the providers of the goods of the merchant, and shall not be liable for any loss or damage (includes but not limited to direct or redirect) during the Reward(s) usage. The Company and/or the Partner reserve the right to retrieve or cancel the Rewards used for resale.
25. Staff of the Partner and sales personnel of the Eligible Merchants are not eligible to redeem Reward(s). Staff of the Partner and Sales personnel of the Eligible Merchants cannot redeem the Reward(s) on behalf of the customers under any circumstance.
26. Eligible spending amount is counted by individual Eligible Credit Cards and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / Gift Card / cash coupon/ LIVE+ Dollar/ Cityplaza gift card). Spending of different principal credit cards and supplementary credit cards will be counted separately.
27. Eligible transactions refer to transactions between the Eligible Customer and the Eligible Merchants through payment with an Eligible Credit Card and/or Eligible Mobile Payment and/ or Eligible BoC Pay+. The following spending are invalid for this Program: Standalone merchant machine-printed invoices or payment slips; purchases of any cash coupons, gift certificates, complimentary tickets, gift cards, Jumpin

Gym USA tokens and stored-value cards; as well as receipts for membership fees, tuition fees (including Ice Palace Skate School), stamp purchases, banks, Cityplaza parking fees, online transaction orders from merchant websites or third-party payment platforms; purchases of gold pellets, bars or deposits for the gold saving club; and receipts showing purchases or spending relating to banking services, telecommunications services, car parking, hotels, charity donations, stored-value cards (including purchase and top-up), merchants' membership cards (including purchase and top-up), Octopus cards (including purchase and top-up) or deposits of any kind of transactions. Handwritten receipts, standalone credit card sales slips, reprinted or photocopied receipts, bill payment or digital/electronic receipts will not be accepted. Receipts for any cancelled, refunded, exchanged transactions, additional transactions or derived from exchanged, forged, fraudulent or other trades decided by the Partner or any ineligible transaction designated by the Partner / the Company will not be accepted.

28. Any photocopied, amended, handwritten or reprinted invoices / payment slips / receipts or credit card statements are not accepted. The Partner reserve the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forged, or unsettled transactions and any other transactions as designated by the Company are not eligible for Reward redemption. Transaction date and time of the Company's record shall prevail.
29. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App and other designated payment means / e-Wallets as decided by the Company, and split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) to participate in this Program. Any split transactions, invoices, and multiple redemptions by the same customer with different LIVE+ member accounts will not be accepted.
30. Movie ticket stubs will be accepted as an Eligible transaction only when the original corresponding electronic payment slips are also presented for approval.
31. Receipts that are out of the Promotion Period are not accepted. For instalment payments, the total spending amount listed on the merchant machine-printed invoices and the corresponding payment slip will be counted towards redemption.
32. Each merchant machine-printed invoices can only be used for redemption once. Multiple deposits for the merchant machine-printed invoices which meet the redemption conditions cannot be redeemed separately for multiple reward redemptions. To participate in the Program using the deposit portion, the deposit must be non-refundable, and the corresponding receipts must be presented and registered within 14 days (inclusive) from the payment date of the deposit (the issue date marked on the merchant machine-printed invoices). Once the deposit has been registered for reward redemption, other deposit(s) and the balance will not be eligible for reward redemption. To participate in the Program using the balance portion, the balance must be settled within 14 days from the issue date of the merchant machine-printed invoices. If both the deposit and the balance from the same merchant machine-printed invoices are paid within 14 days from the issue date of the merchant machine-printed invoices, and the customer has not previously redeemed a reward using either the deposit or the balance individually, the customer can present all corresponding documents to redeem rewards based on the total eligible transaction amount.
33. Staff of LIVE+ Concierge reserve the right to record LIVE+ membership numbers, the first 6 digits and last 4 digits of the Eligible Credit Card, the last 4 digits of the Eligible mobile payment (if applicable), the last 4 digits of the Eligible BoC Pay+ (if applicable), transaction date and spending amount of each eligible receipt and make copies of the information stated on the Eligible Receipts or relevant electronic payment receipts and request customers using Eligible Mobile Payments/ Eligible BoC Pay+ to open the corresponding mobile app / BoC Pay+ and present the transaction record for the purpose of verification

during Reward redemption. By providing the above information for Reward registration and redemption, the customer is deemed to have understood the purpose of such collection of personal data and have agreed on the collection of related data. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. All personal information collected is subject to relevant terms and conditions of the Partner. The Company does not accept any liability arising in conjunction with the personal information collected.

34. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for Reward redemption and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail.
35. For any cancelled / refunded transactions, the Partner has the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant LIVE+ membership account directly without prior notice. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant merchants.
36. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Partner may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.
37. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / the Partner have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
38. The status of the Eligible Customer's credit card accounts and BoC Pay+ accounts must be valid, normal and in good credit at the time Reward is received in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / the Partner have the right of forfeiture of a customer's eligibility of Reward redemption without prior notice.
39. BOCHK and/or the Company and/or the Partner reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
40. The Program is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of the Partner and/or BOCHK and/or the Company.
41. All information, prices and images are for reference only.
42. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
43. No person other than the customers, the Partner, 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.
44. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay+. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple

Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.

45. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
46. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee on the Mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
47. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Nor shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
48. Apple Pay is a trademark of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd., registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay.
49. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay+ SVF License Number: SVFB072

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