

Terms and Conditions of “BOC X Diamante Campaign”

- 1. “BOC X Diamante Campaign” (the “Promotion”) consist of “100 Lab-grown Diamond/Gemstone Giveaway” and “10% Discount on Gemstone/Diamond” (the “Offers”)
- 2. Unless specified, the Promotion runs from 1 April – 31 May 2026 (both dates inclusive and based on the transaction date, the “Promotion Period”).
- 3. The Promotion applies to BOC Credit Cards and BOC Dual Currency Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), but excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, BOC Credit Cards issued in the mainland and Macau, BoC Pay, and other third party mobile payment (such as but not limited to AlipayHK, WeChat Pay, AlipayCN, WeChat Pay CN and PayPal.)

4. 100 Lab-grown Diamond/Gemstone Giveaway (the “Offer 1”)

- (i) The registration period of the Offer 1 runs from 10:00 on 1 April to 23:59 on 31 May 2026 (the “Registration Period”). Customer has to register once with an Eligible Credit Card and/or BoC Pay+ linked with an Eligible Credit Card via BoC Pay+ Mobile Application, BOCHK Mobile Application or BOCHK Website (www.bochk.com/s/a/diamante2026_en) during the Registration Period (the “Registration”). A Registration reference number will be issued upon successful Registration. The quota for Registration is limited to the first 45,000 successfully registered cardholders. The Registration record and quotas are calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”), and quotas are on a first-come-first-served basis.
- (ii) Each Customer (counted by the Identification Document Number) who successfully registered during the Registration Period, the top 100 customers with the highest accumulated retail spending amount at local and/or overseas physical stores and online retail spending (refer to clause 4iii) (calculated based on the computer record of the Company) during the promotion period (the “Winners”) can get Lab-grown Diamond/Gemstone” (the “Lab-grown Diamond/Gemstone”), details as follow:

Customers	Prizes
Top 3 Customers	A 2ct Radiant White Diamond (With IGI certification, Grade E, VS2+)
4 th – 10 th Customers	A 1ct White Diamond
11 th – 60 th Customers	A 0.8 – 1ct Red Gemstone
61 st – 100 th Customers	A 0.8 – 1ct Blue Gemstone

- (iii) The Eligible Retail Spending at Local / Overseas Physical Stores and Online Retail Spending includes spending via mobile payment (the direct payment by credit cards via mobile payment includes Apple Pay, Google Pay, Samsung Pay, BoC Pay+

(the "Eligible Retail Spending") , but excludes transactions made by AlipayHK and WeChat Pay HK, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), 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 or 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 BoC Pay+ or an equivalent mobile app released by the Company), 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 on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Retail Spending at Local / Overseas Physical Stores and Online Retail Spending shall be determined at the sole and absolute discretion of the Company.

- (iv) Registration and transaction made with a supplementary card will be combined with those from the main card to calculate, and the Accumulated Eligible Retail Spending amount made with a supplementary card will be combined with the main card. Each customer (counted by the Identification Document Number) can entitle to a Lab-grown Diamond/Gemstone during the Promotion Period.
- (v) Among the top 100 eligible customers with the highest accumulated Eligible Retail Spending amount, if there are customers accumulated the same retail spending amount, priority for the related Lab-grown Diamond/Gemstone will be given to those who reached the accumulated Eligible Retail Spending amount earlier (refer to 4(ii)). The time of accumulating eligible retail spending amount is calculated based on the computer record of the Company.
- (vi) Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. 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.

- (vii) All transactions of Eligible Retail Spending must be calculated based on transaction date (the Company's computer records shall be final and conclusive), and would be counted as Accumulated Eligible Retail Spending after verification and successfully posted within 7 days after the transaction date.
- (viii) 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.
- (ix) The Company will notify and send out the redemption letter for the Lab-Grown Diamond/Gemstone (the "redemption letter") to the Winners on/before 31 August 2026 via the mailing address based on computer record of Company. Winners should follow the instruction on the redemption letter to redeem the Lab-grown Diamond/Gemstone. Customer is required to ensure the mailing address registered with the Company are correct and valid. Company accept no liability if the Winners are unable to receive the redemption letter due to incorrect/incomplete mailing address provided. The Winners are deemed to have forfeited the Lab-grown Diamond/Gemstone, and no compensation of whatsoever nature will be offered.
- (x) The Lab-grown Diamond/Gemstone cannot be exchanged for cash, cash rebates, exchanged for other gifts, returned or transferred, and cannot be sold. If such situation occurs, the Company and/or the Organizer reserves the right to void any redemption letter suspected of resale or illegal activities, and will not provide any compensation or refund for the Lab-grown Diamond/Gemstone to the relevant persons. The Company and/or the Organizer also reserves the right to pursue and/or take any legal action it deems appropriate. In case of disputes on the Lab-grown Diamond/Gemstone's quality or style, the Company reserve the right of final decision as their sole discretion, and no compensation whatsoever will be offered by the Company.
- (xi) Any fraud or abuse will result in the forfeiture of a Winner's eligibility to participate in the Promotion. Should a transaction be cancelled after the redemption letter have been received, the Winner is required to return the redemption letter. If the Winner is failed to return the redemption letter, The Company reserves the right to deduct the face value of redemption letter with related delivery cost without prior notice. The Company reserve the rights to terminate the Eligible Credit Card, and/or take the legal action in such instances.

- (xii) Only Winners whose eligible credit card accounts are valid and in good standing during the entire Promotion Period and at the time to receive the redemption letter will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card User Agreement and Credit Card Agreement during the Promotion or at the time to receive the redemption letter, the Award Ceremony Invitations will be cancelled automatically.
- (xiii) The Company is not the supplier or provider of the redemption letter, and therefore will not make any representations or guarantees regarding all related products and services. The Company is not responsible or liable for the quality or quantity of the products or services or their suitability for a specific purpose. Customers who have complaints or disputes regarding the products, services, or offers should contact the relevant supplier directly. The use or redemption of any products, services, or offers under the rewards is subject to the terms and conditions of the participating suppliers (if applicable). All products are not exchangeable, returnable, or refundable once redeemed or purchased.
- (xiv) The details of the redemption letter will be determined by the Organizer at its sole discretion. Merchant reserves the right to modify the content of the event program without prior notice, including but not limited to the redemption location and time, etc. Any such modification will not constitute any reason for Award Ceremony Invitations refund or conversion. The Company shall not be liable for any disputes arising between the Merchant and the Customer.
- (xv) Each redemption letter is entitled to redeem one Lab-grown Diamond/Gemstone, and the true copy of the redemption letter and Eligible Credit Card must be presented to the staffs at Merchant. Payment for additional product or service at Merchant is required to settle with an Eligible Credit Card.
- (xvi) The Company and Merchant reserve the right to replace the prize with any alternative gift without prior notice.
- (xvii) Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as the Accumulated Eligible Retail Spending.

5. **10% Discount on Gemstone/Diamond (the "Offer 2")**

- (i) From 1 April to 30 September 2026, Customer shall make reservation via Whatsapp 6823 1494 and visit Merchant's showroom (Address: 19/F, Winland Square, 318 Hennessy Road, Wan Chai, Hong Kong). Then purchase 1 carat or above lab-grown diamond/gemstone and charge in full with Eligible Credit Card to enjoy Offer 2.
- (ii) Customer must present Eligible Credit Card and state the intention to use Offer 2 before payment.
- (iii) Each customer with an Eligible Credit Card can enjoy Offer 2 once only during the Promotion Period.

(iv) Offer 2 is provided by Merchant, please contact Merchant via Whatsapp 6823 1494 if there are any questions.

6. 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.
7. 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.
8. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term 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 to 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.
9. 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 negligible 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 or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not 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.
10. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to

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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 cardholder and 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.
13. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.
14. 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!

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