

Terms & Conditions of “BOC Go Card – Festival Walk Summer Splash Extra Reward”:

1. Promotion period runs from now till 31 August 2025 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, offers are only applicable to the holders of BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) (the “Eligible Credit Card”) issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong), or transaction made by BoC Pay / BoC Pay+, QR Code Payment in UnionPay, Apple Pay or Huawei Pay of these physical cards (if applicable) (“Eligible Mobile Payment”).
3. During the Promotion Period, customers can enjoy an extra reward of HK\$50 My FESTIVAL e-voucher upon “My FESTIVAL Summer Rewards” redemption by accumulating designated net spending amount and settle the payment with an Eligible Credit Card (the “Offer”) at Festival Walk (the “Participating Mall”) on the day of spending. To enjoy the Offer, customer is required to register for My FESTIVAL Member, present a My FESTIVAL membership ID and the transaction record of its Eligible Mobile Payment (if applicable) bearing the same card number as imprinted on the payment slips, together with eligible machine-printed original receipt(s) and the credit card / electronic payment slip(s) on the date of the transaction(s) (“Eligible Receipts”) at the redemption counter (Concierge, Level LG2) of Participating Mall.

Offer details are as follows:

Same-day cumulative net spending amount and designated requirement	Entitled “My FESTIVAL Summer Rewards”	Exclusive “Summer Splash” Extra Reward to Eligible Credit Card
Spend HK\$1,000 and register 10 My FESTIVAL Bonus Points with same-day receipts	Reward 1 Popular IP Sticker Set (Please refer to promotion materials at Participating Mall)	A HK\$50 My FESTIVAL e- voucher
Spend HK\$3,800 and register 38 My FESTIVAL Bonus Points with same-day receipts	Reward 2 Popular IP Single Use Film Camera (Please refer to promotion materials at Participating Mall)	

4. For every HK\$100 spending, Members will be entitled to one (1) bonus point. The remaining amount under HK\$100 will not be counted towards bonus points. The spending amount will be rounded to the nearest dollar. Decimal values will not be counted.
5. Each My FESTIVAL member can redeem either “My FESTIVAL Summer Rewards” Reward 1 or Reward 2 once per day on the day of spending. The Reward can only be redeemed on eligible transaction date. Each set of Eligible Receipt can only be used for redemption of the Reward once.
6. Rewards are available on a first-come-first-served basis, subject to daily quota and availability while stocks last. The daily quota is calculated independently and is not merged or accumulated. Rewards can only be claimed on the day of the spending, opening hours for redemption is from 11 a.m. to 10 p.m. Late redemption will not be accepted. Receipts that are overdue or out of the Promotion Period are not accepted. There will not be any prior notice if the quotas are full. The quotas are calculated based on the computer record of the Company and/or the Participating Mall. Customers are suggested to check the redemption status at the Concierge. The customer redeeming the Reward(s) must be the person making the transactions. Staff of the Participating Mall reserves the right to ask for identity proof for the sole purpose of verification. The Participating Mall may not process the redemption if the customer refuses to provide the above relevant information.
7. 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. The customer’s payment slips issued by Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer’s signature (if applicable). The merchant machine-printed invoices must clearly state the

merchant name, transaction date, spending amount and purchase items. Credit card statements and photocopies of payment slips / merchant machine-printed invoices are not accepted. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Card and/or the Eligible Mobile Payment transaction record (for any reasons) on the transaction day, or if the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated or not clearly showing the relevant information are not accepted. Spending with different principal credit card and supplementary credit card will be counted separately.

8. List of Eligible Merchants and Eligible Transactions will be defined by the Participating Mall and information provided by the Participating Mall shall be final.
9. Terms and conditions apply to the redemption mechanism. For details, please refer to <https://www.festivalwalk.com.hk/en/happenings/summer-splash-2025> °
10. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Participating Mall may at any time ask a customer to provide these receipts, and/or further documents or evidence for inspection and record.
11. Staff at the Participating Mall are not eligible to participate in this Offer. Merchant Staff at the Participating Mall cannot redeem the Reward(s) on behalf of the customers under any circumstance. The customer must redeem in person and redemption by third party is not accepted.
12. Cumulative same-day spending amount is based on a maximum of 2 sets of Eligible Receipts from different merchants, which must be settled with the same Eligible Credit Card on the same day. Each eligible receipt should contain a minimum spending of HK\$100. Each Eligible Transaction will be calculated once only for the same-day cumulative net spending amount. Eligible spending amount applies to the final amount after deduction of all applicable discounts, cash vouchers and/or gift cards.
13. During the Promotion Period, Eligible Credit Card customers must provide eligible machine-printed original receipts issued by Eligible Merchants on the date of Eligible Transaction to redeem the Rewards. The Participating Mall does not accept any photocopies or receipts with amendment or handwritten receipts, and reserves the right not to accept any receipts that suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation.
14. During the Promotion Period, for product deposit payments and deposit payments for dining bookings, eligible spending amount is counted by the total value of deposit amount with Eligible Credit Cards and/or Eligible Mobile Payment on the date of placing deposit; for product balance payments and balance payments for dining bookings, eligible spending amount is counted by the total value of balance amount on the date of settling balance.
15. HK\$50 My FESTIVAL e- voucher earned under this Offer will be credited to customer's My FESTIVAL member account. Terms and conditions of My FESTIVAL membership program apply. The e-voucher credited is valid until 31 October 2025. For the list of merchants accepting the e-voucher, please visit <https://www.festivalwalk.com.hk/en/happenings/my-festival-e-gift-voucher>
16. Unless otherwise specified, this Offer cannot be used in conjunction with other promotions and offers.
17. Customers' Eligible Credit Card accounts must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offer.
18. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Offer. Only posted transactions with valid sales slip(s)/record(s) are eligible for the Offer.
19. Bank of China (Hong Kong) Limited ("BOCHK") and/or the Company are not the providers of the goods or the services of the Participating Mall and/or merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company gives 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 does 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 does not accept any liability arising in conjunction with extra promotion offers or discounts provided by the Participating Mall. Please contact the Participating Mall's staff for further details and terms and conditions.

20. BOCHK and/or the Company and/or the Participating Mall reserve the right to amend, suspend or cancel the Offer or its terms and conditions. BOCHK and/or the Company and/or the Participating Mall reserve the right of final decision on all matters and disputes.
21. The Offer is subject to relevant terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the Participating Mall and/or merchants and/or the staff of BOCHK and/or the Company.
22. All images and information are for reference only.
23. No person other than the Eligible Credit Card customer and/or the Participating Mall and/or 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. 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.
25. 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 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.
26. 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. 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.
27. 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. 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. "QR Code Payment in UnionPay" means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. "
28. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
29. 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!