

Terms and Conditions of BOC Go Card Limited Welcome Offers (“Offers”)

General Terms and Conditions

1. Unless otherwise specified, offers are only applicable to the holders (the “Cardholder”) of BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
2. The credit card account status of the customer of Eligible Credit Card (the “Customer”) must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Offers. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Offers entitlement will be forfeited automatically forthwith.
3. Cardholders who make retail transactions with Eligible Credit Card within the Promotion Period (the “Eligible Transactions”) are entitled to enjoy the Offers. Eligible Transaction excludes BoC Pay / BoC Pay+, Alipay and WeChat Pay transactions, Instant Rewards transactions, 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 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, 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 Transactions shall be determined at the sole and absolute discretion of the Company.
4. The Company may from time to time at its sole discretion define the meaning of Eligible Transactions, designated spending categories and merchant list, with reference to UnionPay International Limited for properly defining the above-mentioned designated categories.
5. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to Cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchants outside the spending categories will not be counted as Eligible Transactions.
6. HKD & RMB spending of Cardholder’s Eligible Credit Card will be combined for accumulated transactions amount calculation; every RMB ¥ 1 spending will be calculated as HK\$1. (Promotion calculation example: RMB ¥ 1,000 eligible transaction will be equivalent to HK\$1,000 eligible transaction.)
7. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
8. All fraudulent, unauthorised, unposted, cancelled or refunded transactions (including shopping tax refund) will be excluded from the Offers’ entitlement.
9. If the Eligible Transaction is cancelled subsequent to the Offer of award,

Cardholders will have to return to the Company the Gift Points and / Cash Rebate being awarded. The Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice.

10. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a Cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.
11. The Company will verify the transaction record to confirm the Offers entitlement of each Cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
12. The Cash Rebate are based on the net spending amount, which means the final amount charged to the Credit Card, and the use of any discount offers and cash vouchers will not be taken into account.
13. The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. The Gift Points awarded cannot be converted into cash or exchanged for other gifts and is also not refundable, transferrable or for sale. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" also apply, please visit Bank of China (Hong Kong) Limited ("BOCHK") website for details.
15. If a Cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the Offers and reverse any awarded Gift Points/Cash Rebate from the related card account without prior notice (in the ratio of every 25,000 Gift Points being equivalent to HK\$100). The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
16. BOCHK and/ or the Company are not the providers of merchants' products and services. Any enquiries, opinions, claims, complaints or disputes regarding merchants' products and/ or services should be directed to relevant merchants. BOCHK and/ or the Company accept no liability for and shall not be responsible for merchants' product and/ or service (including but not limited to quality and supply of products), and do not accept any liability arising in conjunction with the product and/or service provided. Merchants of the product and/ or service are solely responsible for all obligations and liabilities relating to product and/or service quality and any additional offers / discounts provided by Merchants.
17. 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 Cardholders 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.
18. BOCHK and / or the Company have not reviewed or verified the information in the

respective 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 be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that Cardholders may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' mobile applications. BOCHK and / or 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.

19. Cardholders are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
20. By using the BOCHK mobile application, Cardholder agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. No person other than the Eligible Credit Cardholder, BOCHK and /or 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.
23. BOCHK and/or the Company reserves the right to change, suspend or terminate the offers below, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.
24. BOCHK and/or the Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
25. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

Terms and Conditions of "Limited Welcome Offer – “Go Installment”3-month Installments Handling Fee rebate” (“Go Installment”3-month Installments Handling Fee rebate Offer”)

26. The validity period for “ Go Installment”3-month Installments Handling Fee rebate Offer starts from the first month and following three calendar months of card issuance (the " Validity Period ") and only applicable to Eligible Credit Card issued in Hong Kong that have been successfully applied for and approved before September 30, 2026.
27. The promotion period is from now until December 31, 2026 (subject to the transaction date)(the "Promotion Period").
28. Cardholders who log in internet /mobile banking / BoC Pay+ and successfully apply 3-month installment with the Eligible Credit Card during the Validity Period can enjoy monthly handling fee rebate. Eligible spending refers to accumulated HKD

/CNY 1,000 or above retail spending, online bill payment and “JET payment” transactions posted in your current monthly statement which are not yet due. “Statement Installment” is not applicable to transactions related to the purchase of casino chips, cash installment, cash advance, cash before card service, balance brought forward from the preceding monthly statement, interest free installment plan effected at merchant outlets, other approved installment plans, and other transaction categories designated by the Company from time to time. The minimum installment amount for “Statement Installment” is HKD /CNY 1,000 or the amount specified by the Company from time to time. The installment amount cannot exceed the cardholder’s credit limit.

29. The relevant handling fee will be deducted from respective account together with each installment amount and it will be credited as cash rebate within 5 months.
30. Cardholders shall pay the preferential Monthly Handling Fee and/or Upfront Administration Fee, depending on the offer of the respective promotion. The said fee will depend on the installment amount, repayment period and the account status. The said fee for the cardholders and the annualized percentage rates (“APR”) will be shown on the “Statement Installment” transaction screen of “Online Service”. The cardholders may call BOCHK Customer hotline (852) 2929 2228 for enquiry. The APR is calculated according to the guidelines laid down in the Hong Kong Association of Banks for reference use only. An APR is a reference rate which includes the basic interest rates and charges of a product expressed as an annualized rate, such as monthly handling fee and upfront administration fee (if any).
31. The Company may at its absolute discretion determine the Monthly Handling Fee, Upfront Administration Fee and the installment amount. The Company reserves its absolute right to approve or reject any application for the “Statement Installment” without assigning any reason.
32. Cardholder applying for “Statement Pay by Installment” Plan (“Statement Installment”) agrees to be bound by the Terms and Conditions for “Installment Programs” , Important Notes for BOC Credit Card “Statement Pay by Installment” Plan (Please visit BOCHK website www.bochk.com “Home Page > More > Terms and Conditions for Services/Products”) and this Terms and Conditions upon application. Should there be any inconsistency, the latter shall prevail to the extent of such inconsistency.
33. If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Credit Card Agreement/ User Agreement (“Agreement”). All Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) shall be debited to the Account, for the Statement Installment Program as retail spending transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to retail spending transactions (where appropriate) shall apply. Interest, finance charges or other fees may be chargeable in respect of the Installment Programs and the annualized percentage rate thereof will be shown in the relevant promotional materials and/or the application form. The Monthly Installment (including Monthly Handling Fee) and/or, Upfront Administration Fee (if any) will be charged to the relevant card account.
34. If the cardholders apply for “Statement Installment” through “Online Service” of the Company, a) application for the “Statement Installment” must be submitted at least three working days (excluding Saturday, Sunday and public holiday) before the payment due date of the statement via “Online Service”. Late application will not

be processed; b) application for "Statement Installment" made at or before 5:00pm (Hong Kong time) every day will be processed on the same day. Any instruction made later than these given times will be processed on the next day; and c) cardholders will be notified by email one day after the submission date if the application for "Statement Installment" is processed successfully. Cardholders can check out the transaction status through the "Transaction Enquiry" under the "Statement Installment" section in "Online Service".

35. If a cardholder chooses to repay prematurely, the balance of the outstanding Monthly Installments (including the Monthly Handling Fee), and the Upfront Administration Fee (if any) (if not yet debited) shall be due immediately. In addition, the cardholder is liable to pay an Early Repayment Administration Fee HKD300 (applicable to HKD "Statement Installment") or CNY300 (applicable to CNY "Statement Installment"). All of them will be charged to the relevant card account accordingly.
36. The "Statement Installment" is not applicable to accounts in breach of the Agreement, being cancelled or with a past due record.
37. All approved "Statement Installment" applications are irrevocable.

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

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