

Terms and Conditions of BOC Go Card Promotion Offers

General Terms and Conditions

1. The promotion period runs from 1 January 2026 to 30 June 2026 (based on transaction date) (the "Promotion Period").
2. Unless otherwise specified, offers (the "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.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.)
8. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
9. **"Selected Go Merchant 5% Cash Rebate", "3X/2X Gift Points on Global Mobile**

- Payment Transaction” and “2X Gift Points on Overseas Spending** “are counted on a calendar month basis, starting from the first day of the month until the last day of the month. Cash Rebate awarded will be rounded to the nearest dollar where appropriate and credited to the main card HKD account of Eligible Card in the month following the transaction month. Only transaction successfully posted to the account within seven days from the transaction date will be counted.
10. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the Offers’ entitlement.
 11. 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.
 12. 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.
 13. 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.
 14. 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.
 15. 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.
 16. 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.
 17. 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.
 18. BOCHK and/ or the Company are not the providers of merchants’ products and services. Any enquires, 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.

19. 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.
20. 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.
21. 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.
22. 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.
23. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. 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.
25. 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.
26. 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.
27. 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.

“Selected Go Merchant 5% Cash Rebate” Terms and Conditions

28. Cardholders who accumulate Eligible Transaction (refer to Clause #4 for definition) at **local** merchants of HK\$1,500 or above with an Eligible Credit Card in each calendar month during the Promotion Period are entitled to enjoy a 5% cash rebate at selected Go merchants (“**Eligible Selected Go Merchants Transactions**”). The 5% cash rebate includes the earning of 1 Gift Point upon HK\$1 spending from “Gift Point Rewards” (equivalent to 0.4% cash rebate) and an extra 4.6% cash rebate. For the list of selected Go merchants, please refer to <https://www.bochk.com/en/creditcard/promotions/offers/gomERCHANTS.html>. (The

- spending requirement of accumulate Eligible Transaction at local merchants of HK\$1,500 or above will be waived till 30 June 2026)
29. Eligible Transactions and eligible merchant codes shall be determined at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the Offers before the transactions are made. selected Go merchants are defined according to the merchant names, spending categories, merchant codes and transaction types as defined by UnionPay International Limited or the merchant's acquiring bank. Only transactions supported by official payment records and made at selected Go merchants are considered as Eligible Merchant Transactions for the reward. Transactions made at designated merchants via e-wallets are not eligible for the reward. The Company reserves the right to add, amend or remove any selected Go merchants at any time.
 30. "Selected Go merchant 5% Cash Rebate" is only applicable to transactions made with Eligible Credit Cards via i) physical card, ii) add physical card to merchant mobile app, iii) bind physical card to QR Code Payment in UnionPay, Apple Pay, Samsung Pay and Huawei Pay. Other payment methods such as BoC Pay / BoC Pay+ will not be included. "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.
 31. Eligible Selected Go Merchants Transactions are applicable to "Selected Go Merchant 5% Cash Rebate" only and not applicable to "**3X/2X Gift Points on Global Mobile Payment Transaction**" and "**2X Gift Points on Overseas Spending**".
 32. Each BOC Go Card account (main cardholder and additional cardholder will be combined for calculation) is entitled to a maximum of HK\$100 Cash Rebate from "Selected Go Merchant 5% Cash Rebate" per calendar month (HK\$100 Cash Rebate consists of HK\$92 Cash Rebate and 2,000 Gift Point which is equivalent to HK\$8 Cash Rebate).

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"3X/2X Gift Points on Global Mobile Payment Transaction" Terms and Conditions

33. Eligible Cardholders who accumulate Eligible Transaction (refer to Clause #4 for definition) at **local** merchants of HK\$1,500 or above with an Eligible Credit Card in each calendar month during the Promotion Period are entitled to enjoy a total of 3X Gift Points (which consists of basic 1X Gift Point plus extra 2X Gift Points) for every HK\$1 Selected Mobile Payment Transaction (refer to Clause #34) (the "**Eligible Mobile Payment Transaction**") via Selected Mobile Payment (refer to Clause #34) (the "**Selected Mobile Payment**") for BOC Go UnionPay Diamond Card; BOC Go UnionPay Platinum Card cardholders can enjoy a total of 2X Gift Points (which consists of basic 1X Gift Point plus extra 1X Gift Points) for every HK\$1 Eligible Mobile Payment Transaction. (The spending requirement of

accumulate Eligible Transaction at local merchants of HK\$1,500 or above will be waived till 30 June 2026)

34. "Selected Mobile Payment" include BoC Pay / BoC Pay+, QR Code Payment in UnionPay, Apple Pay, Samsung Pay and 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. "Eligible Mobile Payment Transaction" includes retail transactions made via Selected Mobile Payment but excludes 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.
35. **Including basic Gift Points**, each BOC Go Card account (main card and supplementary card will be combined in the calculation) is eligible for earning a maximum total of 25,000 Gift Points in each calendar month in the "**3X/2X Gift Points on Global Mobile Payment Transaction**" offer during the entire Promotion Period. Please see the following table and examples for reference:

	Card Type	Basic Gift Point	Extra Gift Points	Total Gift Points	The maximum Gift Points can be earned in each calendar month
Eligible Mobile Payment Transaction	BOC Go UnionPay Diamond Card	HK\$1=1 Gift Point	HK\$1=2 Gift Points	HK\$1=3 Gift Points	25,000 Gift Points (Equivalent to HK\$100 cash rebate, for details please refer to terms and conditions stated at Clause 16)
	BOC Go UnionPay Platinum Card	HK\$1=1 Gift Point	HK\$1=1 Gift Point	HK\$1=2 Gift Points	

36. The Company may from time to time at its sole discretion define the meaning of Eligible Mobile Payment Transaction, with reference to Union Pay International Limited for properly defining the above-mentioned designated category. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending

categories.

37. Eligible Selected Go Merchants Transactions are not eligible for **“3X/2X Gift Points on Global Mobile Payment Transaction”**.
38. **“3X/2X Gift Points on Global Mobile Payment Transaction”** cannot be used in conjunction with the **“2X Gift Points on Overseas Spending”**. If the Cardholder accumulates local Eligible Transactions of HK\$1,500 or above with the Eligible Credit Card in that calendar month, and the same eligible overseas transaction also meets the spending requirement of **“3X/2X Gift Points on Global Mobile Payment Transaction”**, rewards will be calculated based on the higher rebate ratio. If the Cardholder's accumulated local eligible transactions with the Eligible Credit Card in that calendar month is less than HK\$1,500, he/she can only enjoy the **“2X Gift Points on Overseas Spending”**.

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“2X Gift Points on Overseas Spending” Terms and Conditions

39. During the Promotion Period, Eligible Cardholders are entitled to enjoy a total of 2X Gift Points without upper limit (which consists of basic 1X Gift Point plus extra 1X Gift Points) for every Eligible Transaction (refer to Clause #4 for definition) at overseas merchants (the **“Eligible Overseas Spending”**) (refer to Clause #40) using an Eligible Credit Card in each calendar month.
40. Eligible Overseas Spending includes retail transactions made and settled in foreign currency (except for RMB transactions). Eligible Overseas Spending refer to retail spending made at overseas merchants (whether physical or online) with original sales slips or official payment records made. Foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement) are not Eligible Overseas Spending
41. **“2X Gift Points on Overseas Spending”** cannot be used in conjunction with the **“3X/2X Gift Points on Global Mobile Payment Transaction”**. If the Cardholder accumulates local Eligible Transactions of HK\$1,500 or above with the eligible credit card in that calendar month, and the same eligible overseas transaction also meets the spending requirement of **“3X/2X Gift Points on Global Mobile Payment Transaction”**, rewards will be calculated based on the higher rebate ratio. If the Cardholder's accumulated local eligible transactions with the eligible credit card in that calendar month is less than HK\$1,500, he/she can only enjoy the **“2X Gift Points on Overseas Spending”**.
42. Eligible Selected Go Merchants Transactions are not eligible for **“2X Gift Points on Overseas Spending”**.
43. 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 or other losses to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Overseas Transactions.

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