

Terms and Conditions of BOC Credit Card “Foreign Currency Transaction Fee Waiver”:

1. The BOC Credit Card “Foreign Currency Transaction Fee Waiver” (the “Promotion”) are only applicable to the 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 (the “Eligible Credit Cards”).
2. The registration period of the Promotion runs from 00:00 on 1 October 2026 to 23:59 on 31 December 2026 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register the promotion via the website of the Promotion (https://www.bochk.com/s/a/gofx_e), BOCHK Mobile Application or BoC Pay+ Mobile Application once during the Registration Period (the “Registration”), The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 20,000 successfully registered eligible cardholders (the “Eligible Customers”). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”) and is on a first-come-first-served basis. Additional registration periods or registration channels may be launched by the Company during the promotion period. Details will be announced at the promotion webpage.
3. The Promotion runs from 1 October 2026 to 31 December 2026 (both dates inclusive) (the “Promotion Period”).
4. Foreign Currency Transaction Fee means 1% of every transaction effected in a currency other than Hong Kong dollar, except for RMB transactions in Mainland China (UnionPay Dual Currency Credit Card).
5. Each Customer will be entitled to a cash rebate equivalent to the value of the Foreign Currency Transaction Fee on foreign currency transactions made at physical stores (counted by posted amount of the transaction) in overseas countries / regions (except Hong Kong and Mainland China) during the promotion period (the “Eligible Retail Spending at Physical Stores in Overseas Countries / Regions”).
6. The Eligible Retail Spending at Physical Stores in Overseas Countries / Regions include spending made with Eligible Credit Cards or through designated mobile payment using Eligible Credit Cards (the direct payment by credit cards via mobile payment includes Apple Pay, Huawei Pay, Samsung Pay, UnionPay App,), but excludes (but not limited to) Online transactions, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, Bill payment to other credit card/personal loan, 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, purchases of cash coupons, 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, transactions via mobile wallets (include but not limited to BoC Pay+, Alipay & WeChat Pay), and any unauthorised transactions. Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions shall be determined at the sole and absolute discretion of the Company.

7. All Eligible Retail Spending at Physical Stores in Overseas Countries / Regions will be counted on the respective transaction date. Upon verification of the Eligible Retail Spending at Physical Stores in Overseas Countries / Regions transaction details by the Company. The Cash Rebate will be credited to the main card account within three months after the last day of each calendar month during the Promotion Period. The cash rebate amount is 1% of the total posted amount of all eligible transactions made during the promotion period, converted into Hong Kong dollars, and will be rounded to the nearest dollar. To be eligible for the Cash Rebate, the Eligible Retail Spending at Physical Stores in Overseas Countries / Regions (based on transaction date) of each calendar month must be successfully posted on or before the 7th day of the subsequent month.

Promotion Period (both dates inclusive)	Posting Date	Date of crediting of Cash Rebate
1 - 31 October 2026	On or before 7 November 2026	On or before 31 January 2027
1-31 November 2026	On or before 7 December 2026	On or before 28 February 2027
1-31 December 2026	On or before 7 January 2027	On or before 31 March 2027

The Eligible Retail Spending at Physical Stores in Overseas Countries / Regions shall be classified according to the merchant codes/transaction countries/regions/currency (if applicable) as defined by UnionPay International or a merchant's acquiring bank, and are at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before Customers conduct the transactions.

8. Registration and transactions made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate.

9. 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.

10. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Retail Spending at Physical Stores in Mainland China and Macau or as Eligible Retail Spending at Physical Stores in Overseas Countries / Regions.

11. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the Promotion Period and at the time the Cash Rebates are being awarded will be eligible for the Promotion and the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement, unbinding of the registered BOC UnionPay Dual Currency Credit Card from BoC Pay+, or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebates are being awarded, the Cash Rebate will be cancelled automatically forthwith.

12. The Extra Cash Rebate Reward cannot be transferred or resold. All Cash Rebates awarded are only for offsetting retail spending after the Cash Rebates have been awarded, and cannot be used to offset any cash advances, finance charges or outstanding balances incurred before the Extra Cash Rebates have been awarded.

13. Any fraud or abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebates have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

14. 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, they can 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.

15. 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.

16. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

17. 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.

18. 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.

19. 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.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. For compatible devices and more details about Samsung Pay, please refer to samsung.com/hk/samsungpay/#samsung-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. For more details on UnionPay App, please visit unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

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