

Terms and Conditions of BOC Go Card “Extra Gift Points on Overseas Mobile Payment Transaction Promotion” Offers

1. The promotion period runs from 17 August until 30 September 2026 (based on transaction date) (the “Promotion Period”).
2. Offers (the “Offers”) 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.
3. The registration period of the Promotion runs from 10:00 on 17 August 2026 to 23:59 on 30 September 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 of “Go Travel” Reward via the website of the Promotion (https://www.bochk.com/s/a/goq3ovs_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.
4. The Eligible Credit Card account status of the Eligible Customers 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.
5. During the Promotion Period, Eligible Customer are entitled to earn extra gift points on Eligible Transactions (refer to Clause #7) made by Eligible Credit Card from the month of Registration. Apart from “Basic 1X Gift Point” and “3X/2X Gift Points on Global Mobile Payment Transaction” , BOC Go UnionPay Diamond Card Eligible Customer can enjoy extra 7X Gift Points on Overseas(Excludes Chinese Mainland) Eligible Transactions; BOC Go UnionPay Platinum Card Eligible Customer can enjoy extra 3X Gift Points on Overseas(Excludes Chinese Mainland) Eligible Transactions.
6. “Designated Mobile Payment” include QR Code Payment in UnionPay, Apple Pay, Huawei Pay, Samsung Pay and BoC 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.

7. “Eligible Transaction” includes retail transactions made in foreign currency(excludes Renminbi) via Designated Mobile Payment but excludes Alipay and WeChat Pay transactions, Instant Rewards transactions, Cash Before Card 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. Also excludes foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
8. During the Promotion Period, each Eligible Credit Card of Eligible Customers (main card and supplementary card will be combined in the calculation) is eligible for earning a maximum total of extra 25,000 Gift Points in the entire promotion period from the Offers, apart from the basic Gift Points. Please see the following table and examples for reference:

Transaction District	Card Type of BOC Go Card	Basic Gift Point	Extra Gift Points	Total Gift Points	The maximum Extra Gift Points can be earned in the promotion period
Overseas (excludes Chinese Mainland)	UnionPay Diamond Card	HK\$1=1 Gift Point	HK\$1=7 Gift Points	HK\$1=8 Gift Points	25,000 Gift Points (Equivalent to HK\$100 cash rebate)
	UnionPay Platinum Card		HK\$1=3 Gift Points	HK\$1=4 Gift Points	

Example: A BOC GO UnionPay Diamond Card holder who make eligible overseas mobile payment in foreign currencies of HK\$3,572, he/she can receive a total of **extra** 25,000 Gift Points (the points cap of Eligible Transactions has been reached in that calendar month). Combined with the basic Gift Points and the “3X/2X Gift Points on Global Mobile Payment Transaction”(total of 10,716 Gift Points), which adds up to a total of up to 10X Gift Points.

9. 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 abovementioned designated categories.
10. 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.
11. The Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total rewards.
12. The maximum extra reward is capped at 25,000 Gift Points. Rewards will be rounded to the nearest units digit where appropriate and credited to the main card HKD account of the Eligible Card within two-months after the promotion ends. Only transaction successfully posted to the account within seven days from the transaction date will be counted.
13. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the Offers' entitlement.
14. If the Eligible Transaction is cancelled subsequent to the Offers of award, Eligible Customers 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.
15. The Eligible Customers 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.
16. The Company will verify the transaction record to confirm the Offers entitlement of each Eligible Customers. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
17. The Offers 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.
18. The Offers cannot be used in conjunction with "Selected Go Merchant 5% Cash Rebate". If the transaction meets the spending requirement of the Offers and "Selected Go Merchant 5% Cash

Rebate”, that transaction will be counted to “Selected Go Merchant 5% Cash Rebate” only.

19. The Offers cannot be used in conjunction with “2X Gift Points on Overseas Spending”. If the transaction meets the spending requirement of the Offers and “2X Gift Points on Overseas Spending”, that transaction will be counted to this Offers(“Extra Gift Points on Overseas Mobile Payment Transaction Promotion”) only.
20. 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.
21. 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.
22. If a Eligible Customers commit 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.
23. 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.
24. 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.
25. 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.

26. 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.
27. 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.
28. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
29. No person other than the Eligible Customers, 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.
30. 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.
31. 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.
32. 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 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 10:00 on 17 August 2026 to 23:59 on 30 September 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 of “Go Travel” Reward via the website of the Promotion (https://www.bochk.com/s/a/goq3ovs_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 17 August to 30 September 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 two months after the last day of 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) must be successfully posted on or before the 7th day of the end of the Promotion Period.

Promotion Period (both dates inclusive)	Posting Date(both dates inclusive)	Date of crediting of Cash Rebate
17 August to 30 September 2026	17 August to 7 October 2026	On or before 30 November 2026

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.

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