

Terms and Conditions of “BOC Visa Credit Card x Harbour City Summer Privileges”:

1. “BOC Visa Credit Card x Harbour City Summer Privileges” (the “Program”) is composed of both Exclusive rewards for Visa cardholders (the “Basic Rewards”) and BOC Visa Credit Card Extra Rewards (the “Extra Rewards”) (the “Rewards”). The Program runs from 7 August to 27 September 2026, both dates inclusive. Should the quota for Basic Rewards and/or Extra Rewards be full, the respective reward will end early.
2. Unless otherwise specified, the Basic Rewards of the Program are applicable to the cardholders of Visa-branded principal or supplementary card and require prior registration (Please refer to clause (12) for the details). The Extra Rewards of the Program are applicable to physical cards of BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”).
3. Unless otherwise specified, this Program is only applicable to the promotion operated by Harbour City Estates Limited (the “Partner”), Visa card association (“Visa”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled during the Promotion Period (“Eligible Transaction”) at merchants listed in “your guide” (“Eligible Merchants”) at Harbour City (“Participating Mall”). The following types of transactions or receipts are not considered of Eligible Transactions:

a. Online or out of store payment/ transfer, value-adding receipts, purchase of seasonal food/ cash vouchers/ gift vouchers/ gift cards and membership fee payment;

b. Receipts from bank charges, membership fee payment (including but not limited to gold club / jewellery club and fitness club), medical charges, insurance & investment fee payment, telecommunications services, bill payment services, car parking fees, car wash services, wedding banquets, private and corporate functions at F&B merchants;

c. Reloads of e-wallet or Octopus automatic add-value services;

d. Duplicate receipts, photocopied receipts, splitting of receipts and handwritten receipts;

e. Any instalment transactions of products / treatments / courses, only the first month’s instalment payment amount will be accepted for this Program;

f. Any other categories of transactions as the Partner / Visa / the Company may specify from time to time.

g. Merchants not listed in the Harbour City “your guide” (e.g. pop-up stores).

h. Spending at Gallery by the Harbour.
4. Customers are required to register in advance for the Basic Rewards and successfully register as HARBOUR CITYZEN member to participate in the Program (“Eligible Customers”). Each customer can register as a Member once only and is eligible to one HARBOUR CITYZEN membership account, which can only be used by that customer. The Partner reserves the right to request customers to present their proof of identity for verification.
5. Unless otherwise specified, this Program cannot be used in conjunction with any other promotional offers.
6. Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as Eligible Transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
7. Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company give 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 do 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 shall not be responsible for any additional promotional offers / discounts and the products and service quality provided by the Partner / merchants. Please check with the Partner/ merchants for the details, terms and conditions of the offers.
8. The Program is subject to its respective terms and conditions. Visa and/or BOCHK and/or the Company and/or the Partner reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
9. The Program’s rewards are composed of Basic Rewards and Extra Rewards. During the promotion period, Eligible Customers who spend the designated cumulative amount on the same day using the same Eligible Credit Card or Eligible Mobile Payment (“Eligible Credit Card Customers”) at a maximum of 2 different Eligible Merchants within the Participating Mall are entitled to the Basic Rewards and Extra Rewards of Reward 1 or Reward 2. Details are shown below:

Rewards	Same-day Cumulative Spending Amount (A maximum of 2 sets of eligible receipts)	Basic Rewards	Extra Rewards
Reward 1	HK\$10,000 - HK\$29,999.9	HK\$200 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers x 2)	HK\$200 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers x 2)
Reward 2	HK\$30,000 or above	HK\$800 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers x 8)	HK\$700 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers x 7)

*Harbour City e-Cash Voucher from the Basic Rewards and Extra Rewards redemption is only applicable to designated retail merchants and restaurants at Harbour City. There will not be any prior notice if there are changes to the merchant list or information, please refer to Harbour City website (<https://www.harbourcity.com.hk/en/happening/list-of-designated-merchants-of-visa-voucher/>). Each customer can only use the e-Cash Voucher(s) for payment once in the same designated merchants on the same day, with a maximum 5 e-Cash Vouchers per single transaction. The e-cash Vouchers are valid till 11 October 2026, Expired e-cash Vouchers are invalid and will not be reissued. Please check “e-cash Vouchers” in the member account for details.

10. Eligible Credit Card Customers can get Reward 1 with a total of HK\$400 in rewards upon same-day cumulative spending of HK\$10,000-HK\$29,999.9; and can get Reward 2 with a total of HK\$1,500 in rewards upon same-day cumulative spending of HK\$30,000 or above. After redeeming Reward 1, customer cannot add any other Eligible Receipts (please refer to clause 14&16 for the definitions) or exchange the redeemed receipts to redeem Reward 2. Eligible Credit Card Customers must redeem the Basic Rewards and the Extra Rewards at the same time, the Extra Rewards cannot be redeemed independently. The quotas for both the Basic Rewards and Extra Rewards during the entire promotion period are limited (subject to quota restrictions) and available on a first-come, first-served basis while stocks last. If the quotas for the Basic Rewards and/or Extra Rewards of Reward 1 and/or Reward 2 are full, the program will end immediately without prior notice. If the quota of the Basic Rewards is full, the quota of Extra Rewards will be discontinued accordingly.

11. Special Reward: The “Amazing Rewards MC Junior – Talking Plush” Series random blind boxes (the “Amazing Rewards MC Junior”) feature a total of 3 styles (including “Amazing Rewards MC Junior – Holiday Edition”, “Amazing Rewards MC Junior – Travel Edition” and “Amazing Rewards MC Junior – Hidden Edition”). Eligible Credit Card Customers can redeem an “Amazing Rewards MC Junior – Holiday Edition” or “Amazing Rewards MC Junior – Travel Edition” (the “Special Reward”) upon redemption of Extra Rewards of Reward 1; and can redeem an “Amazing Rewards MC Junior – Holiday Edition”, “Amazing Rewards MC Junior – Travel Edition” or “Amazing Rewards MC Junior – Hidden Edition” (the “Special Reward”) upon redemption of Extra Rewards of Reward 2. The “Amazing Rewards MC Junior” will be distributed on a random basis by Participating Mall staff, and no selection of styles is allowed. The Special Reward must be redeemed with the Extra Rewards of Reward 1 or Reward 2 at the same time, and no subsequent redemption will be arranged. Each set of Eligible Receipts can only be used to redeem the Special Reward once. Customers are required to inspect the “Amazing Rewards MC Junior” on the spot upon redemption, and the reward is non-exchangeable once redeemed. In case of loss or damage, “Amazing Rewards MC Junior” will not be replaced and customers shall have no objections. Quota for Special Reward for redemption at the Participating Mall in the entire Promotion Period is no less than 3,000 which are available on a first-come-first-served basis, while stocks last.
12. The Basic Rewards of this program is organised and provided by Visa and the Partner. For the registration and offer details, please refer to: <https://visaselectrewardhk.com/campaigns>. The Company shall not be liable for any problem(s) regarding to the redemption of the Basic Reward, whether due to unsuccessful presentation of receipts or any other reasons. Basic Rewards are subject to relevant terms and conditions of Visa and the Partner. For details, please refer to the relevant promotion materials. The Company is not liable for responding to queries of the promotion content related to the Basic Rewards. In the event of the Basic Rewards going out-of-stock, Visa and the Partner reserve the right to terminate the Promotion without any prior notice.
13. During the entire promotion period, each Eligible Credit Card Customer (based on HARBOUR CITYZEN membership number) can redeem Reward 1 and/or Reward 2 up to 5 times in total, receiving a maximum of HK\$7,500 in rewards, and can redeem the Special Reward up to 5 times. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2, and the Special Reward once. Any remaining balance exceeding the spending requirement for reward redemption cannot be used to join other promotional activities and/or enjoy other offers.
14. Each Eligible Credit Card Customer must present their physical Eligible Credit Card and/or Eligible Mobile Payment (including cardface and transaction record) (screenshots are not accepted) (if applicable) bearing the same card number as imprinted on the payment slips, together with the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) in person at Level 4, Ocean Terminal (near Shop OC 403 ÉPURE) within 8 days from the transaction date or on or before 27 September, 2026 (whichever is earlier), between 12:30 PM and 9:00 PM to redeem the rewards. Rewards can be redeemed only after verification by staff of the Participating Mall. A maximum of 2 sets of same-day eligible receipts issued by different merchants can be accumulated for each redemption. Expired receipts and receipts outside the Promotion Period are not accepted. All eligible spending for the same redemption must belong to the same Eligible Credit Card Customer and be redeemed under the same HARBOUR CITYZEN member account. Details are as follows:

Redemption Location	Service Hours
Level 4, Ocean Centre (near Shop OC 403 ÉPURE)	12:30pm - 9:00pm
Redemption Flow: - Eligible Credit Card Customers must present their Eligible Receipts and log in to their membership account in person at the redemption venue within 8 days from the transaction date or before the promotion end date (whichever is earlier) within the service hours. Redemption is valid after verification by staff of the Participating Mall. - Harbour City e-Cash Vouchers will be delivered electronically to the customers’ HARBOUR CITYZEN membership account instantly after redemption.	

- The customer redeeming the reward(s) must be the cardholder of the transaction and the HARBOUR CITYZEN member in person. Staff of the Participating Mall reserves the right to ask for identity proof for the sole purpose of verification. Staff of the Participating Mall may not process the redemption if the customer refuses to provide the above relevant information.
15. All Rewards (including Basic Rewards, Extra Rewards and Special Reward) can only be redeemed within 8 days from the transaction date (the transaction date counts as the 1st day; the last redemption date for receipts issued between 20 and 27 September 2026 is 27 September 2026). Late redemption will not be accepted. Receipts that are out of the Promotion Period are not accepted. Spending on different transaction dates cannot be combined for redemption. Service Hours are subject to change without prior notice.
16. Reward redemption (including Basic Rewards, Extra Rewards and Special Reward) 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. Payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer’s signature (if applicable). Credit card statements or photocopies of payment slips / merchant machine-printed invoices are not accepted. The merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. The transaction information on the merchant machine-printed invoices and corresponding payment slip must match, including but not limited to the transaction date and amount. The customer will not be eligible to redeem Reward(s) if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Cards and/or its Eligible Mobile Payment (including cardface and transaction records) (for any reasons) within 8 days or before the promotion end date (whichever is earlier), or if the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and not clearly showing the relevant information are not accepted.
17. All original copies of the Eligible Receipts will be stamped by staff of the Participating Mall upon Reward registration and upon redemption for identification purpose. Staff of the Participating Mall reserves the right to make any markings on the Eligible Receipts during Reward registration and redemption. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
18. Customers must successfully register as a HARBOUR CITYZEN member to open and use the e-Cash Vouchers. Visa, the Partner and the Company shall not be responsible for non-delivery of e-Cash Vouchers arising from wrong information given by the customers. Relevant e-Cash Vouchers will not be re-issued. Any outstanding balance after deducting the face value of e-Cash Vouchers from the Extra Rewards must be settled with an Eligible Credit Card / Eligible Mobile Payment. Usage of the e-Cash Vouchers is subject to the terms and conditions, please refer to relevant terms and conditions of the e-Cash Vouchers.
19. There will not be any prior notice if the quota of the Reward(s) is full. The quotas are calculated based on the computer record of the Partner. Customers can check the redemption status with the staff of the Participating Mall.
20. Reward(s) cannot be cancelled, altered, transferred, returned, refunded or exchanged for cash, gifts/promotion points or services/changes under any circumstances once issued. Reward(s) will not be re-issued if they are lost or damaged. The Partner and/or merchants shall be fully responsible for all enquiries, claims and complaints whatsoever by customers regarding the validity or use of the e-Cash Vouchers. Offers are subject to relevant terms and

conditions of the merchant, please check with the merchants for details. The Company is not the provider of the goods of the merchant, and shall not be liable for any loss or damage (including but not limited to direct or indirect) during usage of the Reward(s). The Company and/or Visa and/or the Partner reserve the right to retrieve or cancel the Rewards used for resale.

21. To ensure fairness, staff of the Partner and sales personnel of the Eligible Merchants are not eligible to redeem Reward(s). Staff of the Partner and Sales personnel of the Eligible Merchants cannot redeem the Reward(s) on behalf of the customers under any circumstance.
22. Eligible spending amount is counted by individual Eligible Credit Cards and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / Gift Card / cash coupon). Spending with different principal credit cards and supplementary credit cards will be counted separately.
23. Eligible transactions refer to transactions between the Eligible Customer and the Eligible Merchants through payment with an Eligible Credit Card and/or Eligible Mobile Payment. Handwritten receipts, standalone credit card sales slips, reprinted or photocopied receipts, bill payment or digital/electronic receipts will not be accepted. Receipts for any cancelled, refunded, exchanged transactions, additional transactions or derived from exchanged, forged, fraudulent or any ineligible transaction designated by Visa, the Partner and the Company will not be accepted.
24. Any photocopied, amended, handwritten or reprinted invoices / payment slips / receipts or credit card statements are not accepted. The Partner reserves the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forged, or unsettled transactions and any other transactions as designated by Visa and the Company are not eligible for Reward redemption. Transaction date and time on the Company's record shall prevail.
25. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, BoC Pay+ and other designated payment means / e-Wallets as decided by Visa / the Partner / the Company, and split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) to participate in this Program. Any split transactions, invoices, and multiple redemptions by the same customer with different HARBOUR CITYZEN member accounts will not be accepted.
26. If a single merchant machine-printed invoice is split into a deposit and a balance payment, the deposit portion cannot be used alone to participate in this Program:
 - a. For product deposit payment made between 7 August to 27 September 2026, members can redeem the Rewards within 8 days from the day of product pick up (the last pick up and reward redemption date is 27 September 2026). Members are required to present their own Eligible Credit Card used for the spending; corresponding original copies of merchant machine-printed invoice of deposit payment / balance payment (if any) / product pick up slip; and electronic payment slip/ transaction record in logged-in mobile payment app. Spending amount is counted by total value of the product (deposit + balance), the rewards available for customer redemption will be counted based on the deposit payment date.
 - b. For restaurants requiring deposit payment to be made between 7 August to 27 September 2026, members can redeem the rewards within 8 days from the day of dining (last dining and reward redemption date is 27 September 2026). Members are required to present their own Eligible Credit Card used for the spending; corresponding original copies of merchant machine-printed invoice (showing the total spending amount including the deposit payment) of the restaurants; and electronic payment slip/ transaction record in logged-in mobile payment app of the deposit payment and balance payment on the day of dining. Spending amount is counted by the sum of deposit and balance payment, the rewards available for customer redemption will be counted based on the day of dining.
27. The Partner reserves the right, at its sole and absolute discretion, to define what constitutes an eligible merchant. Please inquire at the customer service counter of the Participating Mall for details.
28. Staff of the Participating Mall reserve the right to record Eligible Credit Card customer's HARBOUR CITYZEN membership number, the first 4 digits and last 4 digits of the Eligible Credit Card, the last 4 digits of the Eligible Mobile Payment (if applicable), transaction date and spending amount of each Eligible Receipts and photocopy/photograph the receipts or relevant electronic payment receipts and require customers using eligible mobile payments to open their mobile application to display the relevant transaction page for internal reference and transaction verification purposes during Reward redemption. Screenshots of transaction record on mobile phones or smartwatches will not be accepted. By providing the above information for Reward registration and redemption, the Eligible Credit Card customer is deemed to have understood the purpose of such collection of personal data and have consented on the collection of related data. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. All personal information collected is subject to relevant terms and conditions of the Partner. Visa and the Company do not accept any liability arising in conjunction with the personal information collected.
29. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for the Extra Reward redemption and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail.
30. For any cancelled / refunded transactions, the Partner has the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant HARBOUR CITYZEN membership account directly without prior notice. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant merchants.
31. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Partner may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.
32. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / the Partner have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
33. The status of the Eligible Customer's credit card accounts must be valid, normal and in good credit at the time the Extra Reward is received in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / Visa / the Partner have the right of forfeiture of a customer's eligibility of Reward redemption without prior notice.
34. BOCHK and/or the Company and/or Visa and/or the Partner reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
35. The Program is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of Visa and/or the Partner and/or BOCHK and/or the Company.
36. All information, prices and images are for reference only.

37. Each “Amazing Rewards MC Junior” is packaged in a blind box. The specific design inside cannot be confirmed until the box is opened, and will be given to customers on a random basis. Customer cannot request an exchange for a specific design. “Amazing Rewards MC Junior” cannot be returned, altered, transferred, returned, refunded, exchanged for cash or changed under any circumstances once redeemed. The product of “Amazing Rewards MC Junior” is subject to it the actual item and governed by the terms and conditions of relevant redemption. This item is for collection purposes only and cannot be used for any trading or commercial purpose. “Amazing Rewards MC Junior” is provided by its manufacturer, the Company and/or Visa and/or The Partner and/or Participating Mall are not the manufacturer. The Company and/or Visa and/or The Partner and/or Participating Mall give no representation or guarantee as to the “Amazing Rewards MC Junior” (including but not limited to the quality and safety of goods), and do not accept any liability arising in conjunction with the goods and services provided. “Amazing Rewards MC Junior” and the designs are copyrighted, reproduction or copying is not permitted, and legal action will be taken against counterfeiters. It is normal if the actual product may have colour differences, minor scratches, paint peeling or bubbles. “Amazing Rewards MC Junior” is not suitable for children under 12 years old, please use under adult supervision.
38. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
39. No person other than the customers, Visa, the Partner, 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.
40. 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.
41. 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 on 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.
42. 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. Nor 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.
43. 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. Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. 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.
44. For “BOC Visa Credit Card Amazing Rewards”, please refer to: www.bochk.com/s/a/ms_2h26ve.
45. 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!