

Terms and Conditions of “BOC Credit Card x ifc mall Spending Promotion”:

- “BOC Credit Card x ifc mall Spending Promotion” (the “Program”) runs from 9 March to 19 April 2026 (both dates inclusive and based on the transaction date, the “Promotion Period”). **Should the reward quota be full, the Program will end early.**
- Unless otherwise specified, the Program is only applicable to:
 - physical cards of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC 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”); and/or;
 - payments settled through the BoC Pay+ application (“BoC Pay+”) by selecting an Eligible Credit Card as payment method (“Eligible BoC Pay+”).
- Unless otherwise specified, this Program is only applicable to the promotion operated by International Finance Centre Management Co., Ltd. (the “Partner”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants (the “Eligible Merchants”) in ifc mall (the “Participating Mall”) during the Promotion Period. Eligible merchants do not include Apple Store, Four Seasons Hotel and Four Seasons Place.
- Customers must successfully download “ifc mall (Hong Kong)” App or ifc mall WeChat Mini Programme (the “ifc mall App”) and register to be a CLUB ic member to participate in the Program (“Eligible Customers”) on or before the transaction day. Each customer can hold maximum one CLUB ic membership only. If multiple registrations are found, the membership will be cancelled. The Partner reserves the right to reject the re-application for membership of such Member.
- Unless otherwise specified, this Program cannot be used in conjunction with any other promotional offers.
- 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.
- 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 Participating Mall. Please check with the Partner/ the staff of the Participating Mall for the details, terms and conditions of the offers.
- The Program is subject to its respective terms and conditions. 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.
- Eligible Customers are entitled to redeem the Reward upon designated same-day cumulative spending amount with the same Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ in the Participating Mall. Details are shown below:

Reward	Same-day Cumulative Spending Amount	Eligible Credit Card / BoC Pay+ Reward*
Reward 1	HK\$3,000 - HK\$8,999.9	HK\$100 ifc mall e-Gift Voucher (HK\$100 ifc mall e-Gift Voucher x 1)
Reward 2	HK\$9,000 - HK\$24,999.9	HK\$300 ifc mall e-Gift Vouchers (HK\$100 ifc mall e-Gift Voucher x 3)
Reward 3	HK\$25,000 or above	HK\$900 ifc mall e-Gift Vouchers (HK\$100 ifc mall e-Gift Voucher x 9)

*The ifc mall e-Gift Vouchers is only applicable to designated retail merchants and restaurants. There will not be any prior notice if there are changes to the merchant/outlet list. Please refer to (<https://ifc.com.hk/en/voucheracceptancelist/>) for details. ifc mall e-Gift Vouchers must be used on or before 31 August 2026. Expired e-Gift Vouchers will not be accepted and re-issued. Regarding the terms and condition of the ifc mall e-Gift Vouchers, please visit https://ifc.com.hk/media/1.-e-Gift-Voucher-Terms-and-Conditions_Bilingual_2026.pdf.

- Eligible Customers using the same Eligible Credit Card/ Eligible Mobile Payment/ Eligible BoC Pay+ can earn HK\$100 ifc mall e-Gift Voucher upon same-day cumulative spending of HK\$3,000 - HK\$8,999.9; earn HK\$300 ifc mall e-Gift Vouchers within spending of HK\$9,000 - HK\$24,999.9; earn HK\$900 ifc mall e-Gift Vouchers upon spending of HK\$25,000 or above. The promotion of that Reward(s) will end early without prior notice if the quota of Reward 1 or Reward 2 or Reward 3 is fully redeemed.
- A maximum of 2 sets of Eligible Receipts with spending amount no less than HK\$100 for each set of Eligible Receipts (Please refer to clause (14) for the definition) from different merchants in the Participating Mall with the same Eligible Credit Card or Eligible Mobile Payment or Eligible BoC Pay+ can be accumulated for Reward redemption. The use of ifc Dollar and/or ifc mall physical or e-Gift Voucher(s) and/or physical or e-Gift Voucher(s) issued by merchants will not be counted as Eligible Spending. Only the actual spending amount (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / Gift Card / cash coupon) will be counted as Eligible Spending. Spending on different transaction days cannot be combined for redemption. Spending of different principal credit cards and supplementary credit cards will be counted separately.
- Each Eligible Customer (based on CLUB ic membership number) can redeem one of the reward tiers once per day, which refers to either redeem Reward 1 or Reward 2 or Reward 3 once, up to a maximum of HK\$900 ifc mall e-Gift Vouchers per day; and up to four reward redemptions during the entire promotion period, which up to a total of HK\$3,600 ifc mall e-Gift Vouchers. The redeemer must be both the one who made the transaction and CLUB ic member. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. The Reward redeemed cannot be exchanged. After redeeming the Rewards, customer is not allowed to add any other Eligible Receipts (Please refer to clause (14)) for the definition) or exchange the redeemed receipts for higher reward tiers on the same transaction day. Eligible Receipts cannot be used in conjunction with other mall promotions or offers (except Spring Shopping Rewards Programme 2026 and parking promotions). Please check with the staff of the Participating Mall for the offer details and the terms and conditions.

13. Total redemption quota for the Reward is no less than 1,800 at the Participating Mall in the entire Promotion Period. Reward quotas are limited and are available on a first-come-first-served basis, while stocks last. Should the quota for the Reward 1 or Reward 2 or Reward 3 be full, the specific Reward will end early without prior notice.
14. Each Eligible Customer must present their the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) and corresponding information (please refer to below table) in person to the mall staff at the Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065) (Service hours: 10am – 9 pm) or at CLUB ic Lobby on Level 2, One International Finance Centre (For CLUB ic Gold Members or above only; Service hours: 10am – 8pm) (“Redemption Locations”) or upload them via ifc mall App (on or before 11:59pm) on the transaction day to redeem the Rewards. Redemption for the Reward is valid after verification by staff of the Participating Mall or via App. Each of the Eligible transaction (Please refer to clause (22)) can only be registered once, and duplicated registration for the same Eligible transaction is not accepted.

Payment Method	Required information for Reward Redemption	
	Registration by staff at the Redemption Location	Upload via ifc mall App
Pay by physical Eligible Credit Card	1) Eligible Receipts 2) physical Eligible Credit Card	1) Eligible Receipts 2) Image of the physical Eligible Credit Card (including front and back of the card; the first 6 digits and last 4 digits must be clearly visible)
Pay by Eligible mobile payment	1) Eligible Receipts 2) Eligible Mobile Payment Cardface (last 4 digits must be clearly visible) 3) Relevant eligible transaction record	1) Eligible Receipts 2) Screenshot of the eligible Mobile Payment Cardface (last 4 digits must be clearly visible) 3) Screenshot of the relevant eligible transaction record
Pay by Eligible BoC Pay+	1) Eligible Receipts 2) Relevant eligible transaction records of BoC Pay+ (last 4 digits must be clearly visible)	1) Eligible Receipts 2) Image of the relevant eligible transaction records of BoC Pay+ (last 4 digits must be clearly visible)

Participating Mall may not process the redemption if the customer refuses to provide the above relevant information.

15. If customer register at the redemption locations, staff reserve the right to record CLUB ic membership number, full name, the first 6 digits and last 4 digits of the Eligible Credit Card, the last 4 digits on the cardface of the Eligible mobile payment (if applicable), the last 4 digits of the Eligible BoC Pay+ (if applicable) and spending amount of each Eligible Receipt and make copies of the information stated on the invoices or relevant electronic payment receipts and request customers using Eligible Mobile Payments/ Eligible BoC Pay+ to open the corresponding mobile app / BoC Pay+ and present the transaction record for the purpose of internal reference / verification during Reward redemption. Eligible Receipts will be stamped by staff of the Participating Mall upon Reward redemption for identification purpose. The Partner and staff of the Participating Mall reserve 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. The customer redeeming the Reward must be the CLUB ic member and the person who made the transactions. Staff of the Participating Mall reserves the right to ask for identity proof for the sole purpose of verification.
16. If customer upload via ifc mall App, customer may check whether the eligible transaction has been successfully uploaded for reward redemption by going to ifc mall App > CLUB ic Member homepage at the right bottom corner > “Record” page. Relevant rewards will be issued within 3 working days to the customers’ CLUB ic account by the Partner after the eligible spending is successfully approved; if “declined” is shown, customer can take reference on the reject reason, provide any necessary information and register again. For details regarding uploading via ifc mall App for Reward Redemption, please refer to the instructions in the ifc mall App or check with the staff at Redemption Locations or the Concierge.
17. Receipts that are out of the Promotion Period are not accepted. There will not be any prior notice if the quotas are full. The quotas are calculated based on the computer record of the Company and/or the Partner and/ or the Participating Mall. Customers can check the redemption status with the staff at the Redemption Locations or the Concierge. The Partner and the Company will not bear any responsibility in any case of invalid information, system malfunctioning of the ifc mall App, network problems, that may result in the non-delivery of the ifc mall e-Gift Vouchers and will not be re-issued.
18. Reward redemption 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. Customer’s payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, product number / product name, transaction date, spending amount, valid authorization code and customer’s signature (if applicable); whereas the merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. Credit card statements or photocopies of payment slips / merchant machine-printed invoices are not accepted. The customer will not be eligible to redeem the Reward if he / she cannot present the required information for Reward Redemption to the staff at the Redemption Locations or upload them via ifc mall App (for any reasons) on the transaction day, or if the information provided by the customer is incomplete. Eligible Receipts that are forged, damaged, outdated and not clearly showing the relevant information are not accepted. Receipts registered for reward redemption are ineligible for refund or exchange. Any refund or exchange request made after registration will not be accepted. For any cancelled / refunded transactions, the Partner reserve the right to reclaim the ifc mall e-Gift Vouchers obtained from that transaction.
19. Unless otherwise specified, Reward will be delivered electronically to the customer’s CLUB ic account within 3 days from the successful registration day of the Eligible transactions. Customer must download the “ifc mall” App and register as a CLUB ic member with valid mobile phone number to receive and use the ifc mall e-Gift Vouchers. The Partner and the Company shall not be responsible for non-delivery of ifc mall e-Gift Vouchers arising from wrong information. Relevant ifc mall e-Gift Vouchers will not be re-issued. Internet access and a smartphone (iOS or Android) with the ifc mall App installed are required to access the ifc mall e-Gift Vouchers. ifc mall e-Gift Vouchers are valid till 31 August, 2026. Any unused balance of e-Gift Vouchers will be forfeited. Any outstanding balance after deducting the face value of ifc mall e-Gift Vouchers must be settled with an Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+. Usage of the ifc mall e-Gift Vouchers of the Reward is subject to the terms and conditions, please refer to relevant terms and conditions of the ifc mall e-Gift Vouchers.
20. Reward cannot be cancelled, altered, transferred, refunded or exchanged for cash, gifts/promotion points or services/changes under any circumstances once issued. It will not be re-issued if the Reward(s) are lost or damaged. For any enquires, claims or complaints relating to the validity or use of the ifc mall e-Gift Vouchers, please contact the mall Concierge or the respective merchant for details. The Company and/or the Participating Mall is not the providers of the goods of the merchant, and shall not be liable for any loss or damage (includes but not limited to direct or redirect) during the Reward usage. The Company and/or the Participating Mall reserve the right to retrieve or cancel the Reward used for resale.
21. Staff of the Participating Mall and sales personnel of the Eligible merchants are not eligible to redeem the Reward. Sales personnel of the merchants in the Participating Mall cannot redeem the Reward on behalf of the customers under any circumstance.
22. 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 and/ or Eligible BoC Pay+. Applicable transactions do not include payments made with cash and use of ifc Dollars, purchase and

use of the cash or gift cards and gift vouchers of ifc mall or Eligible merchants, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, stored-value cards and any value added to stored-value cards. Handwritten receipts, standalone credit card payment slips, reprinted or photocopied receipts, damaged receipts, receipts for purchasing or using cash or gift vouchers/coupons, bill payment receipts or digital/electronic receipts are not accepted. Receipts for any cancelled, refunded, or exchanged transactions or derived from exchanged, forged, fraudulent or other trades decided by the Participating Mall or any ineligible transaction designated by the Partner / the Company will not be accepted.

23. Any photocopied, amended, handwritten or reprinted invoices / payment slips and / receipts or credit card statements are not accepted. The Partner / Participating Mall reserve 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 the Company are not eligible for Reward redemption. All transactions shall be determined based on the transaction date as recorded by the Company.
24. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App and other designated payment means / e-Wallets as decided by the Company 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 CLUB ic member accounts will not be accepted.
25. For transactions that must involve both deposit and balance payment, customers can choose to use either the spending amount of the deposit or the balance payment but not the total transaction amount for Reward redemption on that transaction day. Balance payment can be used to participate in the Program only if the deposit has not already been used to participate in this Program and presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification. For instalment, only the first payment of instalment on the transaction day will be counted, customer must redeem the Reward on the transaction day, and the remaining balance is not accepted for reward redemption.
26. Staff of the Participating Mall reserve the right to record CLUB ic membership numbers, full name, the first 6 digits and last 4 digits of the Eligible Credit Card, the last 4 digits on the cardface of the Eligible mobile payment (if applicable), the last 4 digits of the Eligible BoC Pay+ (if applicable) and spending amount of each set of the Eligible Receipt etc. of each Eligible customer and check the Required information for Reward Redemption for the purpose of internal reference / verification during Reward redemption. By providing the above information for Reward registration and redemption, the customer is deemed to have understood the purpose of such collection of personal data and have agreed on the collection of related data. The relevant Credit Card 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 Participating Mall. The Company does not accept any liability arising in conjunction with the personal information collected.
27. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for Reward redemption and entitlement of the Reward. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail.
28. For any cancelled / refunded transactions, the Partner and/or the Participating Mall have the right to and will be entitled to debit the equivalent amount of the Reward so granted to the customer from the relevant CLUB ic 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.
29. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Participating Mall may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.
30. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / the Partner / Participating Mall 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.
31. The status of the Eligible Customer's credit card accounts and BoC Pay+ accounts must be valid, normal and in good credit at the time the Reward are 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 / the Partner / Participating Mall has the right of forfeiture of a customer's eligibility of Reward redemption without prior notice.
32. BOCHK and/or the Company and/or the Partner and/or Participating Mall 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.
33. 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 the Partner and/or Participating Mall and/or BOCHK and/or the Company.
34. All information, prices and images are for reference only.
35. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
36. No person other than the customers, the Partner, Participating Mall, 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.
37. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay+. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
38. 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.
39. 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.

40. 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.
41. 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.
42. For the details, related terms and conditions of BOC Visa Credit Card "Amazing Rewards", please refer to: www.bochk.com/s/a/ms_1h26ve.
43. For the details, related terms and conditions of "BOC Cheers Card Extra Welcome Offer", please refer to: www.bochk.com/s/a/cheers_622e.
44. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay+ SVF License Number: SVFB072

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