

Terms and Conditions of BOC Visa Credit Card for the Ticket Lucky Draw to 《b.balance presents Music is Live | <3 symbol of love | MC x CONSTANCE x Gareth.T》

1. The Ticket Lucky Draw to 《b.balance presents Music is Live | <3 symbol of love | MC x CONSTANCE x Gareth.T》 (the “Promotion”) is applicable to BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Cards”) but excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
2. The Promotion runs from 2 February to 31 March, 2026 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 2 February 2026 to 23:59 on 31 March 2026 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and successfully register via the website of the Promotion (www.bochk.com/s/a/903livemusic2026), BOCHK Mobile Application or BoC Pay+ Mobile Application once during the Registration Period (the “Registration”). A Registration reference number will be issued to the cardholders (the “Customers”) when the Registration is successful. The Registration record is based on the computer record of BOC Credit Card (International) Limited (the “Company”).
4. Each Customer (counted by the Identification Document Number) who successfully registers during the Registration Period, and makes a single transaction of HK\$500 or above in local physical retail stores and/or overseas physical retail stores and/or online retail spending with Eligible Credit Cards during the Promotion Period (the “Eligible Spending”) is entitled to enjoy the lucky draw (the “Lucky Draw Entries”) for a chance to win a set of two (2) tickets to the 《b.balance presents Music is Live | <3 symbol of love | MC x CONSTANCE x Gareth.T》 (the “MIL”) on 16 May 2026. Each eligible spending entitles the Customer to one (1) Lucky Draw Entry, and each Customer with an Eligible Credit Card is entitled to earn a maximum of ten (10) lucky draw entries during the Promotion Period. Total 250 Winners will be drawn from this Promotion.
5. The MIL Tickets is assigned randomly. Winners have no right to select the Seat Arrangement and/or change to other Tickets. In case of disputes on MIL Tickets, the Company reserves the right of final decision at their sole discretion, and no compensation whatsoever will be offered by the Company.
6. Bank of China (Hong Kong) Limited (“BOCHK”) and the Company will not handle any complaints related to the prizes and does not assume any responsibility for the prizes. In case of any disputes, the Company reserves the final right to make binding decisions regarding the Winners.
7. Each Customer (counted by the Identification Document Number) can win a maximum of one (1) set 2 tickets of MIL Tickets.
8. The Customer is required to register with an Eligible Credit Card and make Eligible Spending to be Eligible. An Eligible Customer (counted by the Identification Document

Number) who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards, and all Eligible Spending made with the Eligible Credit Card will be combined. **No Lucky Draw Entry will be granted if the Customer registers/spends with any card other than an Eligible Credit Card.**

9. For the purposes of this Promotion, Registration and transactions made with a supplementary card will be combined with those of the main card, and the Eligible Spending made with a supplementary card will be combined with those of the main card.
10. Once the Lucky Draw Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed.
11. The Company will determine the Lucky Draw eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
12. All transactions of Eligible Local Retail Spending, Overseas Retail Spending and/or Online Retail Spending must be calculated based on the transaction dates (the Company's computer records shall be final and conclusive), and will be counted as Eligible Spending after verification and successfully posted within 7 calendar days after the transaction date.
13. The Eligible Local Retail Spending, Overseas Retail Spending and/or Online Retail Spending includes spending via mobile payment (the direct payment by credit cards via mobile payment includes Apple Pay, Google Pay, Huawei Pay, Samsung Pay and BoC Pay+, but excludes transactions made by AlipayHK, WeChat Pay HK and UnionPay App, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, 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 (including but not limited to BoC Pay+ or an equivalent mobile app released by the Company), product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation 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.. The Eligible Local Retail Spending, Overseas Retail Spending and/or Online Retail Spending shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited or a merchant's acquiring bank, and at the sole and absolute discretion of the Company.

14. 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.
15. The number of Lucky Draw Entries is calculated based on the Company's computer record. The Lucky Draw for MIL Tickets will be conducted on 24 April 2026 (to be completed within 1 day), and the 250 Winners will be drawn randomly by computer system, starting with the first winner (not manually).
16. The results of the lucky draw will be announced through Wen Wei Po and South China Morning Post on 28 April 2026. The Company will notify the Winners about the Show Date, Details of MILTickets and Redemption Method on 29 April 2026 via SMS and/or email based on computer record of Company (the "Winner Notification"). The Customer is required to ensure the phone number and email address registered with the Company are correct and valid. The Company accepts no liability if the Winners are unable to receive the Winner Notification or missed the MIL Tickets redemption due to incorrect phone number or email address provided. In such a case, the Winners are deemed to have forfeited the MILTickets, and no compensation whatsoever will be offered.
17. Terms and conditions of the MILTickets apply, please contact the Organiser for details.
18. The Winners shall redeem the MILTickets according to the details stated in the Winner Notification, two weeks before the Music Show performance. **The Winners are required to present the Winner Notification and registered Eligible Credit Card to staff of the Organiser (the "Staff") for verification. If a Winner cannot present the Winner Notification and/or Eligible Credit Card, the Staff has the right to deny the redemption of MIL Tickets. If such a situation occurs, no MILTickets will be rearranged, and no compensation whatsoever will be offered by the Company and/or Organiser. If the Customer fails to redeem the MILTickets on the Show Date based on the details in the Winner Notification (for whatsoever reason), the Winners are deemed to have forfeited the MIL Tickets, and no compensation whatsoever will be offered by the Company and/or Organiser.**
19. The details of the MIL will be determined by the Organiser at its sole discretion. In case of disputes arising between the Organiser and the Customer, the Organiser reserves the right of final decision at its sole discretion.
20. Each Ticket admits one person only. The Ticket (with ticket stub intact) must be presented on-site for admission.
21. Details of the MIL will be determined by the Organiser. In the event of any dispute between the Organiser and the Winner, the Organiser reserves the final decision-making authority. The Company shall not be held responsible for any matters arising from or related to the MIL or the information provided by the Organiser.

22. The Organizer reserves the right to reschedule and/or cancel the Event without prior notice, and no compensation, reissuing or refund of Ticket(s) will be arranged. The Organiser shall bear no responsibility for the messages displayed or communicated by any third party during the Event.
23. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Spending.
24. Only Winners whose eligible credit card accounts are valid and in good standing, including but not limited to the credit card accounts are valid and with no overdue outstanding payments during the entire Promotion Period and at the time the MIL Tickets are being awarded will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card User Agreement and Credit Card Agreement during the Promotion or at the time the MIL Tickets are being awarded, the MIL Tickets will be cancelled automatically.
25. **The MIL Tickets awarded to the Winners as a result of this promotion cannot be exchanged for cash, cash rebates, exchanged for other gifts, returned or transferred, and cannot be sold. If such a situation occurs, the Company and/or the Organiser reserve the right to void any tickets suspected of resale or illegal activities, and will not provide any compensation or refund for the MIL Tickets to the relevant persons. The Company and/or the Organiser also reserve the right to pursue and/or take any legal action they deem appropriate.**
26. Any fraud or abuse will result in the forfeiture of a Winner's eligibility to participate in the Promotion. Should a transaction be cancelled after the MIL Tickets have been awarded, the Winner is required to return the MIL Tickets. If the Winner fails to return the MIL Tickets, the Company reserves the right to deduct the face value of MILTickets with related delivery costs without prior notice. The Company reserves the right to terminate the Eligible Credit Card, and/or take the legal action in such instances.
27. 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.
28. 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. 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.

29. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in 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 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 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. For more details on UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.
30. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
31. 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.
32. The Company reserves the right of final decision on all matters and disputes.
33. 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!

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