

General Terms and Conditions:

1. Unless otherwise specified, “1.2% Taobao Handling Fee”, “HK\$10 Welcome Reward” and “BOC UnionPay Dual Currency Card 10X A. Point Reward” (the “Promotion”) are only applicable to BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), excluding BOC Credit Cards issued in the mainland and Macau, Private Label Cards, BOC Purchasing Cards, USD Credit Cards and BOC Supplementary Cards.
 2. (1) If any offer(s) under this Promotion is provided in the form of an e-coupon, upon successful redemption, AlipayHK will store the e-coupon (the “e-coupon”) in the AlipayHK Mobile Application (the “AlipayHK App”) account of the Eligible Credit Cardholder automatically.

(2) Unless otherwise specified, during the Promotion Period, each AlipayHK user can only participate in the Promotion once (If applicable). For the avoidance of doubt, “each AlipayHK user” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account (the “Eligible Customer”). To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user, who can only participate in this Promotion once:
 - Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - The same credit card number being connected to multiple AlipayHK accounts.
- In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK accounts, mobile phone numbers, mobile devices or credit card numbers, BOC Credit Card (International) Limited (the “BOCCC”) and AlipayHK reserve the right to suspend or terminate the release of any rewards to the relevant account(s) and to take legal action. The quota is calculated based on the computer record of BOCCC and AlipayHK.
3. Cardholders can find more details of the relevant rewards by updating the AlipayHK App to the latest version and selecting the “Reward” section in the “Homepage” of AlipayHK App. BOCCC and AlipayHK shall bear no liability if cardholders cannot perform a successful redemption of relevant rewards and/or the relevant rewards are lost due to any circumstances.
 4. Here is an explanation on how to use coupons / rewards in the AlipayHK account:

- i. Basic Reward: This includes welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, and Limited Payment Method coupons.
 - ii. Priority of Basic Rewards: Platform General Coupons shall have first priority of usage and Limited Payment Method Coupons shall have second priority. If the user has more than one of the same kind of Basic Reward, the Basic Reward with the highest value will be used first. In case the Basic Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Basic Rewards are the same, the Basic Reward with the earliest redemption date will be used first.
 - iii. Priority Reward: This shall have priority of usage over Basic Reward(s). If there is more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Rewards are the same, the Priority Reward with the earliest redemption date will be used first.
 - iv. Using rewards together: One (1) Priority Reward may be used in conjunction with one (1) Basic Reward or up to ten (10) Accumulative Basic Reward(s) in applicable circumstances. If a user has both Basic Reward and Accumulative Basic Rewards, whichever Basic Reward or Accumulative Basic Reward(s) (based on aggregate value up to ten (10) coupons) that has the highest value will be used first. If the value is tied, the Accumulative Basic Reward(s) (up to ten (10) coupons) will be used.
5. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
 6. The relevant e-coupon is subject to other terms and conditions, for details please check with AlipayHK.
 7. The relevant e-coupon cannot be used in conjunction with any other promotional offers, discounts and coupons, or exchanged for cash or other products. The relevant e-coupon is non-transferable.
 8. All information and images are for reference only.
 9. Customers are responsible for the data charges of using and/or downloading the AlipayHK App imposed by its service provider.
 10. AlipayHK App is a Third-Party Mobile Application. Use of the AlipayHK App is subject to their respective terms and conditions. The Card Company is not the service provider of AlipayHK and/or the product or services. Any enquires, opinions, claims, complaints or disputes about

AlipayHK and/or the products or service of AlipayHK should be directed to the respective service providers. The Card Company accepts no liability for and shall not be responsible for the products, food and/or services of or any other matters relating to the AlipayHK and/or the products and/or the providers. AlipayHK and/or the providers of the product or services are solely responsible for all obligations and liabilities.

11. The Card Company has not reviewed or verified the information in that Third Party Mobile Application or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be under any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that may be sustained arising from the use of any information, materials, products or services or privacy practices posted or offered at that Third Party Mobile Application. The Card Company does not or does not mean to, by establishing a link to a Third Party Mobile Application, endorse or recommend any information, materials, products or services posted or offered at that Third Party Mobile Application. Nor shall the Card Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Mobile Application.
12. If there is any breach of these terms and conditions, or illegal, fraudulent or abusive behaviour during the use of any reward, or if any user commits any act affecting other users' ability to participate in the Promotion fairly, AlipayHK will forfeit such user's reward and entitlement of rewards forthwith without notice, and reserves the right to cancel such transaction and to take legal action against the relevant user.
13. BOCCC and/or AlipayHK will carry out this Promotion in accordance with applicable laws. If the Promotion cannot be carried out smoothly due to a force majeure event, BOCCC and/or AlipayHK cannot be held liable for any damage, loss or dispute therefrom. A force majeure event is regarded as any government order, damaging cyberattack, electronic system failure or circumstance beyond the control of BOCCC and/or AlipayHK.
14. BOCCC and AlipayHK reserve the right to change, suspend or terminate the Promotion or its terms and conditions at their sole discretion, and the right of final decision of all the matters and disputes.
15. Eligible merchants on Taobao Marketplace and AlipayHK have the liability for the sale of products, after-sale service and all related matters. BOCCC, AlipayHK and Taobao Marketplace

are not involved in the sales process, and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.

16. No person other than AlipayHK, the cardholders and BOCCC 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.
17. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of “1.2% Taobao Handling Fee”:

1. Unless otherwise specified, “1.2% Taobao Handling Fee” run from 1 March to 30 April 2025 (both dates inclusive) (the “Promotion Period”).
2. A cardholder who shops with an Eligible Credit Card on Taobao Marketplace via the AlipayHK App can enjoy a 1.2% Handling Fee during the Promotion Period. For details, please refer to the AlipayHK App.

Terms and Conditions of “HK\$10 Welcome Reward”:

1. Unless otherwise specified, “HK\$10 Welcome Reward” run from 1 March to 30 April 2025 (both dates inclusive) (the “Promotion Period”).
2. The HK\$10 Welcome Reward which is issued by AlipayHK (the “Welcome Reward”) is only applicable to the first 5,000 customers per month (on a first-come-first-served basis) who have successfully added their Eligible Credit Card to AlipayHK App for the first time during the Promotion Period (the “Eligible New Cardholder”). The quota is calculated based on the computer record of AlipayHK.
3. Each Eligible New Cardholder can only receive the Welcome Reward once throughout the Promotion Period. A cardholder who has ever added an Eligible Credit Card to the AlipayHK App, and/or whose AlipayHK account/mobile phone number/mobile device/credit card number has ever been used for adding any Applicable Card to the AlipayHK App before the Promotion Period, will not qualify as an Eligible New Cardholder and cannot receive the Welcome Reward. The eligibility of being an Eligible New Cardholder shall be determined by the computer record of BOCCC and AlipayHK.
4. The Welcome Reward will be distributed to the AlipayHK App account of Eligible New Cardholder’s in the form of an e-voucher (cardholders can find more details of the relevant rewards by updating the AlipayHK App to the latest version and selecting the “Rewards” section in the “Homepage” of AlipayHK App). BOCCC and AlipayHK shall bear no liability if cardholders cannot perform a successful redemption of relevant rewards and/or the relevant rewards are lost due to any circumstances.
5. The Eligible New Cardholder must make a single net spending of HK\$20 or above with the Eligible Credit Card for eligible bill payment or at merchant outlets via the AlipayHK App within

30 days upon the date of redemption of the Welcome Reward in order to enjoy the Welcome Reward once (in which HK\$10 will automatically be deducted from that transaction). The Welcome Reward will become invalid once expired.

Terms and conditions of “BOC UnionPay Dual Currency Card 10X A. Point Reward”:

1. Unless otherwise specified, the “BOC UnionPay Dual Currency Card 10X A. Point Reward” organised by AlipayHK., runs from 9 April to 30 June 2025 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, a cardholder who uses the AlipayHK App with a BOC UnionPay Dual Currency Card to spend at the following designated online merchants (the “Eligible Transactions”) can enjoy an extra 9X A. Points (the “extra A. Points”) in addition to the basic 1X A. Points (the “basic A. Points”) for every HK\$1 spent, up to a total of 10X A. Points (the extra A. Points earnings is capped at a maximum of 270,000 A. Points during the Promotion Period). The Cash Rebate will be credited to the AlipayHK App of the Eligible Customer within one months after the last day of each calendar month during the Promotion Period.

Designated online merchants (in no particular order):
Online Shopping Merchants (Taobao, Pinduoduo, JD.com, 1688, HKTVMALL, OH Baby, Yoho, iHerb)
Travel Merchants (Agoda, Trip.com, Klook, KKDAY, HK Express)
Logistics Merchants (Cainiao, 4PX, Group N Ship, Lalamove)
Food Delivery Merchants (Foodpanda, Keeta)
Digital Merchants

(Apple, Google, Steam, Netflix)

3. If any transaction for which the A. Points have been earned is subsequently cancelled or refunded, the A. Point earned from the designated online merchants will be fully cancelled without prior notice to the customer. If the customer's A. Point balance is insufficient at the time, the system will deduct the required A. Point amount, possibly resulting in a negative A. Point balance, and continue to deduct A. Point from the next transaction accordingly until reaching the total amount of A. Point to be recovered.
4. For products or services that are not within the scope of the programme, users cannot earn A. Points. AlipayHK reserves the right to modify the partners or participating merchants, items, [definition of](#) "not within the scope of the programme", and the quantity of basic and extra A. Points at any time.
5. The exact expiry date of extra A Points earned at designated online merchants will be stated under "Points Detail" in the AlipayHK App. A. Point must be used on or before the relative due date mentioned in the table below and will not be extended or reissued. Unless otherwise specified, all A. Points earned will generally be valid for 1 to 3 months as follows.

A. Point Earning Period	Due date of A. Point Validity
9 April to 31 May 2025	30 June 2025
1 June to 30 June, 2025	30 September 2025

6. When the cardholder spends via the AlipayHK app, a minimum of 1,000 A. Points can be used per transaction, equivalent to a minimum of one HK\$1 discount off the payment amount. Alternatively, every Basic 100 A. Points can be used as a HK\$1 deduction when purchasing designated coupons or as part of a designated campaign. Applicable rates may be adjusted for specific campaigns. Please refer to the AlipayHK App for details.
7. BOCHK and/or BOCCC are not the providers of the A. Points. BOCHK and/or BOCCC shall bear no liability relating to any aspect of the rewards under this Promotion, including without limitation, their quality, the supply, the descriptions, any false trade description, misrepresentation, misstatement, unauthorised representation, unfair trade practice or conduct in connection with the rewards under this Promotion as offered by AlipayHK.
8. The A. Points obtained cannot be exchanged for BOC Credit Card Gift Points or cash rebates, and cannot be redeemed in cash or in any other form under any circumstances.
9. For any enquiries in relation to the AlipayHK App and its services or offers, please call the AlipayHK customer service hotline at 2245 3201, or please visit the AlipayHK App to access the latest terms and conditions of the "UnionPay Credit Card 10X A. Point Reward".

10. If there is any discrepancy between these Terms and Conditions and the latest terms and conditions of the “UnionPay Credit Card 10X A. Point Reward” in the AlipayHK App, the latter shall prevail.

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