

Terms and Conditions of “BOC Credit Card x AlipayHK Flash Offers in May - HK\$180 Cross Border Coupon Pack and HK\$20 Welcome Reward”

1. Unless otherwise specified, “HK\$180 Cross Border Coupon Pack” and “HK\$20 Welcome Reward” (the “Promotion”) run from 1 to 31 May 2024 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, the Promotion is 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.
3. (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. 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. For the definition of Eligible Customer, BOC Credit Card (International) Limited (the “Company”) 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 the Company and AlipayHK.

4. 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. The Company 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. 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, Government Consumption Vouchers and Limited Payment Method coupons.
 - ii. Priority of Basic Rewards: Platform General Coupons shall have 1st priority in usage, and

Limited Payment Method Coupons 2nd. 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 in 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.
6. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
 7. The relevant e-coupon is subject to other terms and conditions, for details please check with AlipayHK.
 8. 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.
 9. All information and images are for reference only.
 10. Customers are responsible for the data charges of using and/or downloading the AlipayHK App imposed by its service provider.
 11. AlipayHK App is a Third Party Mobile Application. Use of 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 for AlipayHK and/or the product or service quality of the AlipayHK should be directed to the respective service providers. The Card Company accepts no liability for and shall not be responsible for the product, food and/or service quality of or any other matters relating to the AlipayHK and/or the product and/or the providers. AlipayHK and/or the providers of the product or services are solely responsible for all obligations and liabilities.
 12. 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 in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that you may sustain arising from the use of any information,

materials, products or services or privacy practices posted or offered at that their 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.

13. If there is any breach of these terms and conditions, or illegal, fraudulent or abusive behavior 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.
14. The Company 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, the Company 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 the Company and/or AlipayHK.
15. The Company 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.
16. Eligible merchants on Taobao Marketplace and AlipayHK have the liability for the sale of products, after-sale service and all related matters. The Company, 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.
17. No person other than AlipayHK, the cardholders 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. 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 “HK\$180 Cross-Border Coupon Pack”:

1. During promotion period, customers can redeem a total value of HK\$180 Cross-Border Coupon Pack (the “coupon pack”) every Friday, Saturday and Sunday at 10a.m. in the AlipayHK App (Cross-Border Zone), includes HKD100 Instant Discount Coupon x 1, HKD50 Instant Discount Coupon x 1 and HKD15 Instant Discount Coupon x 2 (the “Instant Discount Coupon”).
2. After redeeming the coupon pack, customers make a single net spending in Mainland China with designated amount by Eligible Credit Card via AlipayHK App (the “Eligible Transaction”), to be automatic deducted 1 Instant Discount Coupon (the “Instant Discount Coupon Offer”). The instant discount coupon will be automatically deducted from the eligible transaction, and there is no accumulation, replacement or future use. The listed as below:

Eligible Transaction	Instant Discount Coupon Offer
Over HK\$1,000	Instant HK\$100 off
Over HK\$500	Instant HK\$50 off
Over HK\$50	Instant HK\$15 off

3. During promotion period, there is a daily quota of 1,500 HK\$180 Cross-Border Coupon Pack, available on a first-come-first served basis based on the computer record of AlipayHK App. Each Eligible Customer can only redeem the Cross-Border Coupon Pack once a week during the promotion period (the week on Friday to Sunday).
4. Instant Discount Coupon of the Coupon Pack will be valid for 5 days after coupons have been grabbed. Instant Discount Coupons will become invalid once expired.
5. The Company, AlipayHK and the merchant shall bear no liability if users cannot perform a successful redemption of relevant coupons and/or the relevant coupon is lost due to any circumstances.
6. If a refund or return occurs in the transaction, only the actual Hong Kong dollar (HK\$) amount paid (after currency conversion) will be refunded, excluding the discount amount, and the discounts already enjoyed will not be refunded.

Terms and Conditions of “HK\$20 Welcome Reward”:

1. The HK\$20 Welcome Reward which is issued by AlipayHK (the “Welcome Reward”) is only applicable to the first 5,000 customers (the “Eligible New Cardholder”) 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 quota is calculated based on the computer record of AlipayHK.
2. 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 the Company and AlipayHK.
3. The Welcome Reward will be distributed to the AlipayHK App account of Eligible New Cardholder’s in the form of 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). The Company 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. The Eligible New Cardholder must make a single net spending of HK\$40 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\$20 will automatically be deducted from that transaction). Welcome Reward will become invalid once expired.

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