

Terms and Conditions of “BOC Credit Card x AlipayHK Flash Offers in July - HK\$120 Cross-Border Coupon Pack”

1. Unless otherwise specified, “BOC Credit Card x AlipayHK Flash Offers in July - HK\$120 Cross-Border Coupon Pack” (the “Promotion”) run from 1 to 31 July 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. During the Promotion Period, customers can redeem a total value of HK\$120 Cross-Border Coupon Pack (the “Coupon pack”) every Friday, Saturday and Sunday at 10a.m. in the AlipayHK App (Cross-Border Zone). Coupon pack includes HKD50 Instant Discount Coupon x 2 and HKD10 Instant Discount Coupon x 2 (the “Instant Discount Coupon”).
4. After redeeming the coupon pack, a customer who makes a single net spending of a designated amount in Mainland China with an Eligible Credit Card via the AlipayHK App (the “Eligible Transaction”) will receive the corresponding discount listed below, and the corresponding Instant Discount Coupon be automatic deducted accordingly (the “Instant Discount Coupon Offer”):

Eligible Transaction	Instant Discount Coupon Offer
Over HK\$500	Instant HK\$50 off
Over HK\$50	Instant HK\$10 off

5. During the Promotion Period, there is a daily quota of 500 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 (between Friday and Sunday).
6. The Cross-Border Coupon Pack will be valid for 5 days after coupons have been grabbed. Instant Discount Coupons will become invalid once expired.
7. 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.

8. 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.
9. (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.

10. 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 the 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.
11. Here is an explanation of 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 shall have 2nd 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. If 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. If 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.
12. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
 13. The relevant e-coupon is subject to other terms and conditions. For details, please check with AlipayHK.
 14. 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.
 15. All information and images are for reference only.
 16. Customers are responsible for the data charges of using and/or downloading the AlipayHK App imposed by its service provider.
 17. AlipayHK App is a Third Party Mobile Application. Use of AlipayHK App is subject to its 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 product or service quality of the AlipayHK App 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 App 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.
 18. The Card Company has not reviewed or verified the information in the 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 customers may sustain arising from the use of any

information, materials, products or services or privacy practices posted or offered at the Third Party Mobile Application. By establishing a link to a Third Party Mobile Application, the Card Company does not or does not mean to endorse or recommend any information, materials, products or services posted or offered at the 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 the Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the Third Party Mobile Application.

19. 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.
20. 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.
21. 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.
22. Eligible merchants on Taobao Marketplace and AlipayHK have the liability for the sale of products, after-sales 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.
23. 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.
24. 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!