

**Terms and Conditions of “Newly apply for “Octopus Automatic Add Value Service” to enjoy a HK\$50 Cash Rebate for BOC Credit Cardholders” Promotion:**

1. The “Newly apply for “Octopus Automatic Add Value Service” to enjoy a HK\$50 Cash Rebate for BOC Credit Cardholders” Promotion (the “Promotion”) is only applicable to cardholders of BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), but excluding BOC Credit Cards issued in the mainland and Macau, Private Label Cards, BOC Purchasing Cards, USD Credit Cards and Commercial Cards.
2. The Promotion runs from 2 June to 30 September 2025 (both dates inclusive) (the “Promotion Period”).
3. An “Eligible Octopus” is any valid Octopus card or product (including Octopus on iPhone or Apple Watch, Huawei Pay Octopus and Samsung Pay Octopus) (as defined in the Conditions of Issue of Octopus published by Octopus Cards Limited (“OCL”) from time to time) that has never been linked to any Eligible Credit Card as the Automatic Add Value Service (the “AAVS”) account, on or before 31 May 2025. For the avoidance of doubt, an application for changing the AAVS auto-reload amount on an Octopus shall not be regarded as an Eligible Octopus for the Promotion.
4. Each customer (counted by the identity document number) must complete the three conditions below with an Eligible Credit Card (the “Eligible Customer”) in order to enjoy the HK\$50 cash rebate (the “Cash Rebate”). Each Eligible Customer is entitled to the Cash Rebate once only during the Promotion Period.
  - i. During the Promotion Period, the customer must apply for and be successfully approved for the AAVS auto-reload amount of HK\$500 with an Eligible Credit Card for his/her Eligible Octopus and/or Eligible Octopus for his/her family member(s) or friend(s) aged 12 or above through the following channels:
    - BOC Credit Card Online Services/BOCHK Personal Internet Banking, BOCHK Mobile Banking; or
    - BOCHK Credit Card WeChat Official Account; or
    - BOC Credit Card Services Hotline on 2214 3433; or
    - Octopus Automatic Add Value Service Application Form
  - ii. The registration period of the Promotion runs from 10:00 on 2 June to 23:59 on 30 September 2025 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the BOCHK website of the Promotion ([www.bochk.com/s/a/aavs202506\\_e](http://www.bochk.com/s/a/aavs202506_e)), BOCHK Mobile Banking, BoC Pay+ Mobile App or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK\_CC) once during the Registration Period (the “Registration”). The Registration reference number will be shown once the Registration is successful. The Promotion is only applicable to the first 6,000 successfully registered cardholders. The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”) and is on a first-come-first-served basis.

- iii. Complete at least one successful automatic reload transaction for the successfully linked Eligible Octopus during the First AAVS Reload Transaction Period as shown in the table (refer to clause 6).
5. If a customer has already set up AAVS with an Eligible Credit Card for his/her Eligible Octopus and/or Eligible Octopus for his/her family member(s) or friend(s) aged 12 or above before the Promotion Period, the customer will not be regarded as an Eligible Customer and will not be eligible to enjoy the Cash Rebate. The eligibility to become an Eligible Customer will be based on the computer records of the Company and OCL.
6. Upon verification of the transaction details, the Cash Rebate will be credited to the first successfully registered Eligible Credit Card account according to the following table:

<b>AAVS Application Period and Registration Period</b>	<b>First AAVS Reload Transaction Period</b>	<b>Date of Crediting Cash Rebate</b>	<b>Credit Card Monthly Statement showing the date of Cash Rebate Crediting</b>
2 June to 30 September 2025	2 June to 31 October 2025	On or before 31 December 2025	December 2025 or January 2026

7. The first-time application for the AAVS is free of charge. A handling fee of HK\$20 will be levied on applications for switching from other banks' applications for re-activation of the AAVS following suspension of each Octopus. The handling fee will be charged to the credit card account to which the AAVS is linked once the application is approved.
8. The Octopus identification number of the Eligible Octopus used for the AAVS application will be used by the Company for identifying and verifying the eligibility for the Promotion. The Octopus identification numbers of the Eligible Octopus will be transferred or disclosed between the Company and OCL. Such data will be destroyed by OCL 7 months after completion of the Cash Rebate fulfilment.
9. If the Eligible Customer cancels the AAVS that is linked to his/her Eligible Credit Card on the Eligible Octopus within 18 months from the date of the relevant AAVS activation letter received by the Eligible Customer upon approval of the AAVS application, the Company reserves the right to charge an administration fee equivalent to the value of the Cash Rebate.
10. The application and the use of the AAVS are governed by their respective Terms and Conditions. Please refer to the Terms and Conditions stipulated or as identified in the relevant application forms. The Company and OCL reserve the right to accept or refuse any AAVS applications without giving any reasons therefor.
11. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered Eligible Credit Card. During the Promotion Period and up to the time the Cash Rebate is awarded, if the Eligible Credit Card has been

converted or upgraded, the Cash Rebate will be credited to the new card account.

12. Registration and Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.
13. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record shown via the Registration system is for reference only and cannot be taken as the Company confirmation of the eligibility of receiving the Cash Rebate. The Company will determine the eligibility of each transaction by matching the Eligible Customer's transaction records held by the Company and the relevant data provided. If the information from the Eligible Customer differs from those of the Company records, the latter shall be final and conclusive.
14. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as an Eligible Transaction.
15. During the Promotion Period up to the time that the Cash Rebate has been credited, the Eligible Credit Card and the AAVS must be valid and in good standing. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the Cash Rebate, the Cash Rebate will be cancelled automatically forthwith.
16. The Cash Rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. The Cash Rebate can only be used to offset retail spending after the Cash Rebate has been credited and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the Cash Rebate was credited.
17. Any fraud or abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebate has been credited, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. 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.
20. Apple Pay and the Apple logo are trademarks of Apple Inc., registered in the USA and other countries. For compatible devices and more details about Apple Pay, please refer to [apple.com/hk/apple-pay](https://apple.com/hk/apple-pay). 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.
21. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and

conditions, and the right of final decision on all matters and disputes.

22. The above products, services and offers are bound by the relevant terms and conditions, please refer to marketing materials or contact BOCHK staff for details.
23. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**Terms and Conditions of “Enjoy HK\$100 Octopus Top-up Value when applying for Octopus Automatic Add Value Service” Promotion:**

1. “Enjoy HK\$100 Octopus Top-up Value when applying for Octopus Automatic Add Value Service (the “Octopus Promotion”) is organised by Octopus Cards Limited (the “OCL”).
2. Octopus Promotion runs from 1 June to 30 September 2025 (both dates inclusive) (the “Promotion Period”).
3. Customer will not be eligible to participate in this Promotion if:
  - Octopus is suspended, cancelled or invalid as of 31 May 2025;
  - Octopus is, or has previously been, enabled with AAVS as of 31 May 2025,
  - AAVS on your Octopus is reactivated following a suspension or cancellation of your Octopus;
  - Octopus is a renewed or replacement Octopus which is previously linked to AAVS;
  - Octopus is a Converted Octopus which is previously linked to AAVS; or
  - Octopus is linked to AAVS through “easy transfer” of such AAVS previously linked to the “old” Octopus.
2. Each customer must complete the below conditions (the “Eligible Customer”) to enjoy HK\$100 Octopus Top-up Value (the “Promotion Offer”) during the Promotion Period.
  - The customer must apply for and be successfully applied the AAVS for the first time and opted for HK\$500 auto-reload amount (the “Eligible Octopus”).
  - During the Promotion Period, the customer must successfully register for this Octopus Promotion via the Octopus designated website for this Promotion at [www.octopus.com.hk/aavs](http://www.octopus.com.hk/aavs) or such other website as announced by OCL from time to time.
  - The customer must registered the Eligible Octopus on the Octopus App; and
  - The customer must completed at least one successful automatic reload transaction in the amount on such Eligible Octopus during the period from 1 June to 31 October 2025 (both dates inclusive) (the “AAVS Reload Period”).
4. The Promotion Offer will be credited to the Eligible Octopus after fulfilment of all the requirements.

Eligible Octopus	Auto-Reload Amount	Promotion Offer Entitlement
Octopus Card and Mobile Octopus (including Octopus on iPhone or Apple Watch, Octopus on Android, Huawei Pay Octopus or Smart Octopus in Samsung Pay)	HK\$500	HK\$100 Octopus Top-up Value

5. Each Eligible Customer is only entitled to the Promotion Offer once during the Promotion Period, up to a maximum of HK\$100 Octopus Top-up Value.
6. The Promotion Offer is limited and will be offered on a first-come-first-served basis. OCL will announce on its website [www.octopus.com.hk](http://www.octopus.com.hk) if the Promotion Offer runs out.
7. The Promotion Offer cannot be altered, transferred, redeemed or exchanged for cash, other products or services or other electronic value under any circumstances whatsoever.
8. The Promotion Offer will be made available for collection after 7 days, after the customers have fulfilled all the respective requirements set out of which the related transaction data has been received or obtained by OCL (the “Collection Date”). For determining the fulfilment of requirements, and the Collection Date, the relevant transaction data received or obtained by OCL at the time when OCL conducts data processing for fulfilment under this Promotion and the decision of OCL shall be final and conclusive.
9. Eligible Customer must follow the steps set out in [www.octopus.com.hk/collection\\_en](http://www.octopus.com.hk/collection_en) to collect the Promotion Offer within a period of 30 days after the Collection Date (the “Promotion Offer Collection Period”).
10. Nothing in these Terms and Conditions shall oblige OCL to notify the Eligible Customer of the availability of the Promotion Offer. Nevertheless, if the Eligible Customer has opted-in to receive push notifications in Octopus App prior to the Promotion Offer Collection Period, such Eligible Customer will be notified by push notification through Octopus App after the Promotion Offer is available for collection.
11. Octopus Promotion is subject to terms and conditions. Please refer to [www.octopus.com.hk/aavs](http://www.octopus.com.hk/aavs).
12. Any enquiries or disputes concerning Octopus Promotion must be made to OCL on or before 31 January 2026 by post to Customer Service, Octopus Cards Limited at 46/F, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon, Hong Kong or by contacting the Octopus Customer Service Hotline through the channels listed at [www.octopus.com.hk/en/consumer/customer-service/contact-us](http://www.octopus.com.hk/en/consumer/customer-service/contact-us).
13. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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