

## **Terms and Conditions of BOC Go Card “Bill Payment earn up to 150,000 Extra Gift Points Reward” (the “Promotion”)**

### **General Terms and Conditions**

1. The promotion period runs from 6 July 2026 until 30 September 2026 (based on transaction date) (the “Promotion Period”).
2. The Promotion is only applicable to the BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) (the “Eligible Credit Card”) issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. The registration period of the Promotion runs from 10:00 on 6 July 2026 until 23:59 on 30 September 2026 (the “Registration Period”). To participate in the Promotion, the Customer must enter the correct information of his/her Eligible Credit Card and register via the website of the Promotion ([www.bochk.com/s/a/gobill\\_e](http://www.bochk.com/s/a/gobill_e)), BOCHK Mobile Application or BoC Pay+ Mobile Application once during the Registration Period (the “Registration”). The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 10,000 successfully registered eligible Customers (the “Customers”). The Registration quota is calculated based on the computer record of the Company and is on a first-come-first-served basis. Additional registration periods or registration channels may be launched by the Company during the promotion period. Details will be announced at the promotion webpage.
4. The Promotion period is divided into three phases (the “Phase(s)”):
  - Phase 1: 6 - 31 July 2026
  - Phase 2: 1 - 31 August 2026
  - Phase 3: 1 – 30 September 2026
5. Eligible Bill Payment refers to the designated bill payment made with Eligible Credit Card during the Promotion Period via BOCHK Personal Internet Banking/Mobile Banking/BoC Pay+, or the regular autopay bill payment transaction agreed with merchants. Eligible Bill Payment excludes those made to payees such as the Inland Revenue Department, Banking and Credit Card Services, Credit Services, Securities Brokers and Loan Repayments (including but not limited to transactions under the bill type of Policy Loan Repayment), and excluding Bill Payment by instalment, and any transactions made by AlipayHK, Union Pay App, Huawei Pay, WeChat Pay HK and other designated payment means / e-Wallets as decided by the Company. The regular autopay bill payment transaction is defined and determined by the merchants, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.
6. Eligible Retail Transaction includes retail transaction and the spending via mobile payment (including QR Code Payment in Union Pay App, Apple Pay, Samsung Pay, Huawei Pay and BoC Pay+) (if applicable). “QR Code Payment in UnionPay” means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Ineligible Retail Transaction includes but not limited to transactions via e-wallets (including but not limited to AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any 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, , person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit

organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by the Company at its sole discretion from time to time and any unauthorised transactions.

7. An Eligible Customer who holds more than one Eligible Credit Card accounts can register only once with any one of his/her Eligible Credit Cards. No Extra Gift Point will be awarded if the Customer registers/spends with any card other than an Eligible Credit Card. The Extra Gift Point will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Extra Gift Point credit, the Extra Gift Point will be credited to the new card account, or the Eligible Credit Card account with recent spending (the Company and its system setting will determine the eligibility of Extra Gift Point credit)
8. Registration and the Eligible Bill Payment made with a supplementary card will be combined with those from the main card to calculate towards the Extra Gift Point. The Eligible Credit Card account must perform at least one Eligible Retail Transaction within a designated Phase. Otherwise, the Eligible Bill Payments made during that specific Phase will not be counted toward the promotion. All Eligible Credit Card accounts of the Customer will be automatically combined for the calculation of the entitled Extra Gift Point.
9. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the Customer transaction records held by the Company and the relevant data provided. If the information from the Customer differs from those of the Company records, the latter shall be final and conclusive.
10. During each Phase of the Promotion Period, the Eligible Customer who accumulate the designated Eligible Bill Payment amount using an Eligible Credit Card (as shown in the table below) and complete at least one Eligible Retail Transaction, will be eligible to earn coresponding Extra Gift Point (the "Extra Gift Point"):

Eligible Bill Payment amount accumulated in each Phase ( HK\$ )	Extra Gift Point
100,000 or below	1X
10,000 above	2.5X

11. Each Customer can only be entitled to up to 50,000 Extra Gift Points on each Phase and 150,000 Extra Gift Points on the entire Promotion Period (identified based on identity document number). For details of Gift Point Rewards Programme, please visit: [www.bochk.com/en/creditcard/rewards.html](http://www.bochk.com/en/creditcard/rewards.html).
12. The Eligible Bill Payment and Eligible Retail Transaction will be counted on the respective transaction date and must be successfully posted on or before 7 October 2026. Upon verification of the details of the Eligible Bill Payment by the Company, the Extra Gift Point will be credited to the main card account by 30 November 2026. The Extra Gift Point will be rounded to the nearest dollar.
13. The Eligible Bill Payment and Eligible Retail Transaction are based on the net spending amount, which means the final amount posted in the Eligible Credit Card statement.
14. The Company may from time to time at its sole discretion define the meaning of the Eligible Bill Payment, Eligible Retail Transaction, designated spending categories and merchant list, with reference to UnionPay International Limited for properly defining the above-mentioned designated categories.
15. Customers must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a Customer to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.

16. Any fraudulent, unauthorised, unposted, cancelled or refunded Transaction will not be deemed as the Eligible Bill Payment.
17. Any fraud and abuse will result in the forfeiture of an Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Extra Gift Point have being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
18. The Eligible Credit Card account status must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Extra Gift Point. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Extra Gift Point entitlement will be forfeited automatically forthwith.
19. If a Customer commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the Extra Gift Point and reverse any awarded Gift Points/Cash Rebate from the related card account without prior notice (in the ratio of every 25,000 Gift Points being equivalent to HK\$100). The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
20. Customers are responsible for the data charges of downloading and/or using the BoC Pay+ imposed by their service providers.
21. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. "BoC Pay+"). iPhone users may download BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, Huawei AppGallery or the BOCHK website. By using the BoC Pay+ mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay+ mobile app and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Help>Terms and Conditions> Related Terms & Conditions>Terms and Conditions for BoC Pay+. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above).
22. All images and information are for reference only.
23. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. 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.
25. 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 benefit of any of the provisions of these terms and conditions.
26. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

SVF License Number : SVFB072

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