Terms and Conditions of "BOC Visa Credit Card BoC Pay+ Top-up & Transfer 100% Handling Fee Rebate Promotion":

1. The "BOC Visa Credit Card BoC Pay+ Top-up & Transfer 100% Handling Fee Rebate Promotion" (the "Promotion") is only applicable to cardholders of BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the BOC logo (the "Eligible Credit Cards"), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards and BOC Credit Cards issued in the mainland and Macau.

2. The Promotion runs from 2 November 2026 to 30 November 2026 (both dates inclusive) (the "Promotion Period").

3. The Promotion is only applicable to cardholders with statement balance of all credit card accounts being settled in full by the due date in each month or do not make a "Cash Advance or Cash Before Card" transaction with Eligible Credit Card, and Eligible Credit Card accounts are valid, not in default and in good standing (as determined by BOC Credit Card (International) Limited (the "Company") at its sole discretion) during 1 May 2026 to 31 October 2026.

4. The registration period of the Promotion runs from 10:00 on 2 November 2026 to 23:59 on 30 November 2026 (the "Registration Period"). To participate in the Promotion, the cardholder must register his/her Eligible Credit Card and/or BoC Pay+ linked with an Eligible Credit Card via BoC Pay+ Mobile Application or BOCHK Mobile Application 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 10,000 successfully registered eligible cardholders (the "Customers"). The Registration quota is calculated based on the computer record of the Company and is on a first-come-first served basis. The registration during the Registration Period will be valid and Terms and Conditions applied.

5. During the Promotion Period, Customers who use Eligible Credit Cards to transfer or top up value-added to Pay+ Wallet with single transaction amount of HK$10,000 or above (the "Eligible Transaction"), can enjoy 100% handling fee cash rebate (the "Cash Rebate") on the first transaction amount of HK$20,000. Each Customers (counted by the Identification Document Number) can enjoy a maximum Cash Rebate of HK$300.

6. A 1.5% handling fee will be charged on the transfer and/or top-up amount beyond the Eligible Transaction amount of HK$20,000 by the Company. For more details, please see FAQ > Wallet Usage > Fees > Fee Schedule of BoC Pay+.

7. All Eligible Transactions must be completed during the Promotion Period and posted on or before 7 December 2026.

8. The Promotion Period and transaction dates are based on Hong Kong Time.

9. The Cash Rebate will be rounded to the nearest dollar and credited to the Eligible Credit Card account that accumulated the highest Eligible Transaction amount on or before 31 January 2027 upon verification of the Eligible Transaction record made by the Customer (and will be posted in the January 2027 or February 2027 monthly statement).

10. Customer who holds more than one Eligible Credit Card account can register once only with any one of his/her Eligible Credit Cards. No Cash Rebate will be given out if the Customer registers/spends with any card other than an Eligible Credit Card. The Cash Rebate 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 Cash Rebate credit, the Cash Rebate will be credited to the new card account, or the card account with recent spending (the Company and its system setting will determine the eligibility of Cash Rebate credit).

11. 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 Customer will be automatically combined for the calculation of the entitled Cash Rebate.

12. 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 Cash Rebate. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.

13. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as an Eligible Transaction.

14. During the Promotion Period and up to the time the Cash Rebate is given out, a Customer whose credit card accounts are valid and in good standing will be eligible for the Promotion and the Cash Rebate. The Cash Rebate will be credited to the new card account if the credit card has been converted or upgraded. In the event of termination of the credit card account, violation of the Credit Card Agreement and/or Credit Card User Agreement or forfeiture of the Cash Rebate, the Cash Rebate will be cancelled automatically forthwith.

15. 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 awarded, and cannot be used to offset any cash advances, finance charges, or outstanding balance incurred before the Cash Rebate was awarded.

16. Any fraud or abuse will result in the forfeiture of the Customer’s eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebate has been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

17. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.

18. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website.

19. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu > Settings > About > Related Terms & Conditions > Terms and Conditions of BoC Pay+.

20. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (10.0 or above).

21. iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.

22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

23. No person other than the Customer and Bank of China (Hong Kong) Limited ("BOCHK") or 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. BOCHK and/or the Company reserve the right to change, suspend or terminate the Promotion or to amend its terms and conditions at their sole discretion.

25. All matters and disputes are subject to the final decision of BOCHK and/or the Company

26. The above products, services and offers are bound by the relevant terms & conditions, please refer to marketing materials for details.

27. 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 Licence Number: SVFB072

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