Taobao Promotion Code Terms and Conditions:

- Taobao Promotion Code is only applicable from 4 March 2022 20:00:00 to 8 March 2022 23:59:59 (the "Promotion Period").
- 2. Taobao Promotion Code is applicable to BOC Credit Cards issued in Hong Kong bearing the BOC logo including Co-branded Credit Cards (the "Eligible BOC Credit Card") but excluding BOC Credit Cards issued in Mainland China and Macau, USD Credit Cards, Private Label Cards, Intown Cards and BOC Supplementary Cards. To be eligible for the offers, Eligible BOC Credit Card Customer (the "Eligible Customer") must settle full payment with Eligible BOC Credit Card through AlipayHK App.
- 3. During the Promotion Period, Eligible Customer can enjoy discounts upon fulfilling the following designated spending amount through "Taobao Mobile " or "Taobao Lite" mobile app, by entering the below designated promotion code (the "Taobao Promotion Code") on the order payment page and clicking "Use":

(1) Promotion Code "BOC18": Enjoy a discount of RMB18 upon actual payment of RMB198 or above

(2) Promotion Code "BOC38": Enjoy a discount of RMB38 upon actual payment of RMB338 or above

- 4. Taobao Promotion Code is only applicable to order with delivery address as Hong Kong.
- 5. Taobao Promotion Code can be used in conjunction with red packets, merchant coupons, commodity coupons and cross-store discount.
- 6. Same user can use the same Taobao Promotion Code once only. Same user refers to the information such as Taobao account, AlipayHK account, consignee's name, detailed address, contact information, IP address etc. which related to the user's identity. If any one or several of them are identical, similar, batch information formed through a specific mark, or are not real and effective etc., they shall be treated as the same user.
- 7. Taobao Promotion Code quotas are on a limited and first come first served basis in accordance with the system records of Taobao.
- 8. When refund occurs for the order using Taobao Promotion Code, the maximum refundable amount is the actual payment amount of that order. Please refer to the refund page for the specific refundable amounts. During the promotion period, Taobao Promotion Code will not be returned except the following two situations, and the use of returned Promotion Code is not limited to the current refund user.
 - a) Once the related order using the Promotion Code (related order refers to all orders that can be deducted from the discount amount based on the same usage threshold) is fully refunded and the transaction is closed, the Promotion Code will be returned in full.
 - b) Once the order using the Promotion Code is fully refunded and the transaction is closed, the Promotion Code will be returned.

- 9. The use of Taobao Promotion Code is subject to other terms and conditions. For details, please visit https://world.taobao.com/wow/z/oversea/rule-guide/aFY536GhDndppcafF8SX.
- 10. If user conducts any illegal behavior (such as cheating, malicious cash out, credit brushing, fake transaction, malicious refund etc.), abnormal transaction behavior (such as the commodities or services obtained by user using offer rights are not personal living necessities, or not used for personal consumption or use under reasonable judgement), behavior against principle of good faith, behavior disrupting transaction order or other behavior may affecting the fairness of the program or the legitimate rights of other user, Taobao has the right to: 1) Disqualify the illegal user from the program; 2) Cancel the illegal transaction, take back or cancel the corresponding rights (including used and unused); 3) Pursue the legal liability when necessary.
- 11. If there is situation of force majeure or change of circumstances (including but not limited to major disasters, epidemics, typhoons, strikes, program that need to be stopped or adjusted under the order of government institutions, program that suffer serious cyber attacks or system failures that need to be suspended) during the program, Taobao may claim exemption from liability in accordance with relevant laws and regulations.
- 12. Taobao makes changes or adjustments to the program rules according to the regulatory requirements or the actual situation of the program. The relevant changes or adjustments will be announced on the program page and effected immediately.

Tmall Hong Kong Promotion Code Terms and Conditions:

- Tmall Hong Kong Promotion Code is only applicable from 4 March 2022 20:00:00 to 13 March 2022 23:59:59 (the "Promotion Period").
- 2. Tmall Hong Kong Promotion Code is applicable to BOC Credit Cards issued in Hong Kong bearing the BOC logo including all Co-branded Credit Cards (the "Eligible BOC Credit Card") but excluding BOC Credit Cards issued in Mainland China or Macau, USD Credit Cards, Private Label Cards, Intown Cards and BOC Supplementary Cards. To be eligible for the offers, Eligible BOC Credit Card Customer (the "Eligible Customer") must settle full payment with Eligible BOC Credit Card through AlipayHK App.
- 3. During the Promotion Period, upon Eligible Customer purchasing physical products on "Tmall Hong Kong" through "Taobao Mobile " mobile app with an order amount of HK\$350 or above and entering the promotion code "BOC50" (the "Tmall Hong Kong Promotion Code") on the order payment page, the order amount will automatically deduct HK\$50. Each order can use Tmall Hong Kong Promotion Code once only. "Order Amount" refers to the single order amount through Tmall Hong Kong after deducting the corresponding single product discounts (if any) and shop discounts (if any).

- 4. Tmall Hong Kong Promotion Code can only be used to deduct product payment amount and excluding shipping costs. Tmall Hong Kong Promotion Code can be used in conjunction with single product discount and shop discount set by merchants, but it cannot be used in conjunction with category coupon.
- 5. Tmall Hong Kong Promotion Code cannot be transferable, cannot be exchanged for cash, cannot not pay on behalf of other user. Use of Tmall Hong Kong Promotion Code cannot be split i.e. can be used for one-off only. User cannot choose to use part of the denomination of the Tmall Hong Kong Promotion Code.
- 6. Same user can use the same Tmall Hong Kong Promotion Code once only. Same user refers to the information such as Tmall Hong Kong account, AlipayHK account, consignee's name, detailed address, contact information, IP address etc. which related to the user's identity. If any one or several of them are identical, similar, batch information formed through a specific mark, or are not real and effective etc., they shall be treated as the same user.
- 7. Tmall Hong Kong Promotion Code quotas are on a limited and first come first served basis in accordance with the records of Tmall Hong Kong.
- 8. When refund occurs for the order using Tmall Hong Kong Promotion Code, the maximum refundable amount would be the actual payment amount of that order (excluding basic shipping and remote surcharges). Tmall Hong Kong Promotion Code is not refundable.
- 9. The minimum actual payment amount for each order (the actual payment amount after using various discounts (including Tmall Hong Kong Promotion Code)) is HK\$0.01.
- 10. Tmall Hong Kong Promotion Code is only applicable to Tmall Hong Kong registered user.
- 11. The use of Taobao Promotion Code is subject to other terms and conditions. For details, please visit

https://pages.taobao.hk/wow/gcp/tmg-

hk/channelsproducts/hk/userrules/BRy5bHTAzM?spm=a21avy.tm800031613.2602077610.2 .1d0e2ba7antNV6.

- 12. If user conducts any illegal behavior (such as cheating, malicious cash out, credit brushing, fake transaction etc.) or other behavior may affects the fairness of the program or the legitimate rights of other user during the program, Tmall Hong Kong has the right to disqualify the illegal user from the program, cancel the illegal transaction, cancel the corresponding offers (including used and unused) and pursue the legal liability when necessary.
- 13. If there is situation of force majeure or change of circumstances that Tmall Hong Kong is unable to foresee, control or overcome (including but not limited to major disasters, epidemics, typhoons, strikes, program that need to be stopped or adjusted under the order of government institutions, program that suffer serious cyber attacks or system failures that need to be suspended) during the program, Tmall Hong Kong can adjust, suspend or stop the program with no liability.

14. If Tmall Hong Kong makes changes or adjustments to the program rules according to the actual situation of the program, Tmall Hong Kong will announce the relevant changes or adjustments, or the changed or adjusted program rules in advance. The changed or adjusted program rules will be in effect within a reasonable time after the announcement.

Taobao / Tmall Hong Kong 38 Festival Offers:

 For details of Taobao / Tmall Hong Kong 38 Festival offers, please visit the "Taobao Mobile" mobile application and/or Taobao web (world.taobao.com). Taobao/ Tmall Hong Kong 38 Festival offers are subject to the terms and conditions of Taobao and the respective merchants ("Respective Merchants"). Details are subject to the announcement on "Mobile Taobao" mobile application and/or Taobao.com (world.taobao.com).

BOC Taobao World Mastercard"0% Taobao Handling Fee Offer":

- Promotion period is valid from now until 31 December 2022 (both dates inclusive and based on transaction date) ("Promotion Period"). Promotion is only applicable to "BOC Taobao World Mastercard" issued in Hong Kong. To be eligible for the offers, customer must settle full payment with "BOC Taobao World Mastercard".
- 2. Customer is entitled to 0% Taobao Handling Fee Offer ("Taobao Handling Fee Waiver Offer") using "BOC Taobao World Mastercard" (only applicable to Main card) for purchase at Taobao through the following means ("Currency Setting" must be set to "HKD") during the Promotion Period:

(i) Pay with "BOC Taobao World Mastercard" or use "BOC Taobao World Mastercard" to make payment via AlipayHK App on "Taobao Mobile" App

(ii) Pay with "BOC Taobao World Mastercard" via AlipayHK App on Taobao (world.taobao.com)

- 3. There is no limitation on the number of Taobao Handling Fee Waiver Offer to be enjoyed by Eligible Customer during the Promotion Period.
- 4. For payment made via AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK system at the time of the transaction. The exchange rate conversion tool in AlipayHK App is for reference only.
- 5. For BOC Taobao World Mastercard credit card offer terms and conditions, please visit https://www.bochk.com/creditcard/pdf/eng/taobao_product_TnC.pdf.

General Terms and Conditions:

 Merchants on Taobao and Tmall Hong Kong are responsible for the sales of products, aftersale service and all related matters. Bank of China (Hong Kong) Limited ("BOCHK"), BOC Credit Card (International) Limited ("the Company"), Taobao and Tmall Hong Kong 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.

- 2. BOCHK and/or the Company are not the supplier of any participating merchants of the Program and not assume any responsibility for the products and services offered under the Respective Merchants. The relevant food, products and/or service are provided by the Respective Merchants. Any enquiries, opinions, indemnity, complaints or disputes relating to the products and/or the services shall be directed to the Respective Merchants by the Eligible Customer. BOCHK and/or the Company do not assume any responsibility. BOCHK and/or the Company accept no liability for and shall not be responsible or do not make any warranty for the quality of or any other matters relating to the products, food and services provided by the Respective Merchants. The Respective Merchants are solely responsible for all obligations and liabilities relating to the food, products and services.
- 3. "Taobao Mobile " or "Taobao Lite" mobile app and Taobao web (world.taobao.com) are the website of third party ("third party website"). The use of the merchants' website is subject to the relevant terms and conditions of the service provider. BOCHK and/or the Company are not the service provider of the third party website. Cardholder should redirect to the service provider relating to any enquiries or complaints relating to the merchants' website. BOCHK and/or the Company do not make any warranty for the provision of the third party website or service, nor liable to any consequence of the use of the aforesaid.
- 4. BOCHK and/or the Company have not reviewed or verified the information in that third party website 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 Cardholder may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at that third party website. BOCHK and/or the Company do not or do not mean to, by establishing a link to a third party website, endorse or recommend any information, materials, products or services posted or offered at that third party website. Nor shall BOCHK and/or the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that third party website. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that third party website.
- Customers are responsible for the data charges of using and/or downloading "Taobao Mobile" or "Taobao Lite" mobile app and/or Taobao Web (world.taobao.com) imposed by their service providers.
- 6. For enquiries relating to credit card usage and related financial service should be directed to BOCHK and the Company, Taobao and Tmall Hong Kong do not participate for the aforesaid.
- 7. No person other than Taobao, Tmall Hong Kong, the customer and/or the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

8. BOCHK and/or the Company, Taobao and Tmall Hong Kong reserve the rights to change, suspend or terminate this Program or amend the terms and conditions of the Program at their sole discretion and all matters and disputes will be subject to such final decision.

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