

Terms and Conditions of “The highest accumulated retail spending amount by BOC Visa Credit Card to get the Invitations for Awards Ceremony”

1. “The highest accumulated retail spending amount by BOC Visa Credit Card to get the Invitations for Awards Ceremony” (the “Promotion”) is only applicable to cardholders of BOC Visa Credit Cards and BOC Visa Cobranded 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 1 August to 14 September, 2025 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 1 August to 23:59 on 14 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 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 15,000 successfully registered eligible cardholders (the “Customers”). 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.
4. Each Customer (counted by the Identification Document Number) who successfully registered during the Registration Period, the top 210 customers with the highest accumulated retail spending amount at local and/or overseas physical stores and online retail spending (refer to clause 5) (calculated based on the computer record of the Company) during the promotion period (the “Winners”) can get **2 invitations for “2025 MAMA Awards”** (the “Award Ceremony Invitations”).
5. The Eligible Retail Spending at Local / Overseas Physical Stores and Online Retail Spending includes spending via mobile payment (the direct payment by credit cards via mobile payment includes Apple Pay, Google Pay, Samsung Pay, BoC Pay+ (the “Eligible Retail Spending”) , but excludes transactions made by AlipayHK and WeChat Pay HK, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/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 (including but not limited to BoC Pay+ or an equivalent mobile app released by the Company), product/service transactions at financial/non-financial 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, and any unauthorised transactions. Eligible Retail Spending at Local / Overseas Physical Stores and Online Retail Spending shall be determined at the sole and absolute discretion of the Company.

6. Registration and transaction made with a supplementary card will be combined with those from the main card to calculate, and the Accumulated Eligible Retail Spending amount made with a supplementary card will be combined with the main card. Each customer (counted by the Identification Document Number) can enjoy a maximum of 2 Award Ceremony Invitations for one of the show dates during the promotion period.
7. Among the top 210 eligible customers with the highest accumulated Eligible Retail Spending amount, if there are customers accumulated the same retail spending amount, priority for the Award Ceremony Invitations will be given to those who reached the accumulated Eligible Retail Spending amount earlier. The time of accumulating eligible retail spending amount is calculated based on the computer record of the Company.
8. 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 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.
9. All transactions of Eligible Retail Spending must be calculated based on transaction date (the Company's computer records shall be final and conclusive), and would be counted as Accumulated Eligible Retail Spending after verification and successfully posted within 7 days after the transaction date.
10. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
11. The Company will notify the Winners on/before 14 November 2025 via SMS and/or email based on computer record of Company (the "Winner Notification"). For the details of the Award Ceremony Invitations redemption, the Company will announce before the Show Date. Customer is required to ensure the phone number and email address registered with the Company are correct and valid. Company accept no liability if the Winners are unable to receive the Winner Notification or missed the Award Ceremony Invitations redemption including but not limited to incorrect/incomplete phone number/email address provided. The Winners are deemed to have forfeited the Award Ceremony Invitations, and no compensation of whatsoever nature will be offered.
12. The Award Ceremony Invitations is assigned randomly, included but not limited to Show Date and Seat arrangement (if applicable). Winner has no right to select the Show Date, Seat Arrangement and/or change to other tickets. In case of disputes on Award Ceremony Invitations, the Company reserve the right of final decision as their sole discretion, and no compensation whatsoever will be offered by the Company. For safety reasons, children under 3 years old for seated zone. Audience members who do not meet the safety requirements will be denied entry. No refund will be provided

for any refusal of admission. Additional terms and conditions of the Award Ceremony Invitations apply, please refer to the latest announcement of "MAMA 2025 AWARDS" by the Organizer

13. **The Award Ceremony Invitations given to the Winner as a result of this promotion cannot be exchanged for cash, cash rebates, exchanged for other gifts, returned or transferred, and cannot be sold. If such situation occurs, the Company and/or the Organizer reserves the right to void any Award Ceremony Invitations suspected of resale or illegal activities, and will not provide any compensation or refund for the Award Ceremony Invitations to the relevant persons. The Company and/or the Organizer also reserves the right to pursue and/or take any legal action it deems appropriate.**
14. Any fraud or abuse will result in the forfeiture of a Winner's eligibility to participate in the Promotion. Should a transaction be cancelled after the Award Ceremony Invitations have been awarded, the Winner is required to return the Award Ceremony Invitations. If the Winner is failed to return the Award Ceremony Invitations, The Company reserves the right to deduct the face value of Award Ceremony Invitations with related delivery cost without prior notice. The Company reserve the rights to terminate the Eligible Credit Card, and/or take the legal action in such instances.
15. Only Winners whose eligible credit card accounts are valid and in good standing during the entire Promotion Period and at the time to receive the Award Ceremony Invitations are being awarded will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card User Agreement and Credit Card Agreement during the Promotion or at the time to receive the Award Ceremony Invitations are being awarded, the Award Ceremony Invitations will be cancelled automatically.
16. The Company is not the supplier or provider of the Award Ceremony Invitations, and therefore will not make any representations or guarantees regarding all related products and services. The Company is not responsible or liable for the quality or quantity of the products or services or their suitability for a specific purpose. Customers who have complaints or disputes regarding the products, services, or offers should contact the relevant supplier directly. The use or redemption of any products, services, or offers under the rewards is subject to the terms and conditions of the participating suppliers (if applicable). All products are not exchangeable, returnable, or refundable once redeemed or purchased.
17. The details of the Award Ceremony will be determined by the Organizer at its sole discretion. The Organizer reserves the right to modify the content of the event program without prior notice, including but not limited to the artist, performance time or performance content, etc. Any such modification will not constitute any reason for Award Ceremony Invitations refund or conversion. In case of disputes arising between the Organizer and the Customer, the Organizer reserves the right of final decision as its sole discretion.
18. Each Award Ceremony Invitations admits one person only. The Award Ceremony Invitations (with Invitations stub intact) must be presented on-site for admission.
19. In case of cancelation or postponement of the Award Ceremony Invitations for any reasons, the Organizer reserves the right to cancel the Show or change the Show date.

20. The Organizer reserves the rights to suspend, terminate, amend or modify the event if there are any changes necessary.
21. The Organizer shall bear no responsibility for the messages displayed or communicated by any third party during the Event.
22. The Company reserve the right to replace the Award Ceremony Invitations with any alternative gift without prior notice.
23. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as the Accumulated Eligible Retail Spending.
24. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
25. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligible or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties Mobile Applications.
26. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. 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. For more details on UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.
27. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

28. 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.

29. 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.

30. 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!