



Terms and Conditions of “Winter Shopping Festival at Citistore”:

1. The “Winter Shopping Festival at Citistore” Promotion (the “Promotion”) runs from 15 November – 31 December 2024 (the “Promotion Period”, both dates inclusive and based on the transaction date).
2. Unless otherwise specified, the Promotion is applicable to the below means of payment:
 - a. Physical cards of BOC Credit Cards, BOC Dual Currency Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”); and/or
 - b. BoC Pay mobile app, which refers to QR Code payment made with the BoC Pay mobile app (or its updated version or an equivalent mobile app released by BOC Credit Card (International) Limited (the “Company”) and subject to the final decision of the Company (“BoC Pay”). The customer may settle payment by successfully binding the BoC Pay with a BOC Dual Currency Cards issued in Hong Kong bearing the  logo and/or Smart Account and/or Payment Account (if applicable).
3. The Promotion is only applicable to all physical stores of Citistore in Hong Kong, including Tsuen Wan store, Yuen Long store, Ma On Shan store, Tseung Kwan O store and Tuen Mun store (the “Merchant”).
4. Unless otherwise specified, offers cannot be used in conjunction with any other discount, cash coupon, or Gift Certificate (including but not limited to Citistore Gift Certificate), promotional offer, discounted product or promotion programme.
5. Customers can redeem a HK\$50 Citistore Cash Coupon upon same-day cumulative spending of HK\$800 or above with an Eligible BOC Credit Card, Eligible Mobile Payments or BoC Pay during the Promotion Period at the Merchant (the “Offer”).
6. “Eligible Transaction” refers to the final amount payable after deducting all discounts and the value of any cash coupons/ gift certificates used when making the retail purchase. A maximum of two same-day Eligible transactions can be accumulated, while the net spending amount of each transaction must be HK\$100 or above.
7. The Offer is not applicable to the purchases of Citistore Gift Certificates/Cash Coupons, online shop, email or phone orders, cancelled or refunded transactions, any split transactions or unauthorised transactions, or other trades decided by the Merchant, and purchases at Pokka Café, A-1 Bakery, hana-musubi, Pacific Coffee, TeaWood, Zoff in the Tsuen Wan store, Jumpin Gym in the Yuen Long store and A Nice Gift in the Tsuen Wan store and Ma On Shan store.
8. If only a deposit is paid in the transaction, the eligible amount is the paid deposit on the same day, and not the total amount of the purchase.
9. Primary Cardholder and additional Cardholders under the same Eligible Credit Card account shall for all purposes of this Promotion be treated as separate Cardholders.
10. The Promotion is subject to a limited quota of 10,400 for the Offer. Each store has different quotas each day, available on a first-come-first-served basis while stocks last. Please check with the Merchant for details.
11. To redeem the Cash Coupon, the customer must present their physical Eligible Credit Card and Eligible Mobile Payment (if applicable) and/or proof of BoC Pay transaction, eligible machine-printed original

receipt(s) and the credit card / electronic payment slip(s) on the date of the transaction(s) (“Eligible Receipts”) in person to the staff at designated redemption locations at the same physical Merchant store for verification. Redemption by third party and expired receipt are not accepted. Each set of Eligible Receipts can only be used to redeem the cash coupon once. Any photocopied, duplicated, handwritten or reprinted merchant receipts or payment slips are not accepted. Merchant reserves the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. All original copies of the merchant machine-printed invoices will be stamped by staff after redemption of the Offer. The Merchant will not process the redemption if the customer refuses to provide the above relevant information for any reason.

12. Staff members have the right to record the first 6 digits and last 4 digits of the Eligible Credit Card (if applicable) or the last 4 digits of the BoC Pay Account number, and the spending amount of each set of Eligible Receipts, and to make photocopies of machine-printed original receipt(s) and related electronic payment slip(s) for internal record / authorisation use upon redemption. By providing the above information for redemption, the customer is deemed to have understood the purpose of such collection of data and have agreed to the collection of related data. The information collected is limited to the use of this Promotion only. The Company does not accept any liability arising in conjunction with the information collected.
13. The Cash Coupon is valid until 31 January 2025 and applicable to the next purchase by settling payment with a BOC Credit Card, Eligible Mobile Payments or BoC Pay at the Merchant. A maximum of 2 Cash Coupons can be used in each transaction and each Cash Coupon can only be used once, and any unused balance will be forfeited. The Cash Coupon cannot be used in conjunction with other offers, Citistore discount coupons, gift certificates, cash coupons, other gift certificates, consignment gift certificates or other discounts. The Cash Coupon cannot be cancelled, changed, transferred or exchanged for cash, other merchandises or services. Lost, altered or damaged Cash Coupons will be invalidated and will not be replaced. The usage of Cash Coupons is subject to terms and conditions. Please refer to the back of the Cash Coupon for details.
14. Transactions made via AlipayHK, WeChat Pay HK, UnionPay App and other designated payment means / e-Wallet as decided by the Company, and split transactions will not be accepted. Spending refers to the net payment amount on the payment slip / record.
15. The customer cannot request refunds from the Merchant with the original copy of machine-printed sales invoices that have been stamped. If a customer must get a refund, the customer must return the redeemed Cash Coupon(s) to the redemption counter prior to the refund, and the Offer will be invalid and will not be re-issued. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant Merchant. Any spending amount exceeding the spending requirement will not be eligible for other offers.
16. Store locations and business hours for Cash Coupon Redemption:

Stores	Address	Business Hours
Tsuen Wan store	KOLOUR·Tsuen Wan II, TWTL 301, Tsuen Wan	10am to 10pm
Ma On Shan store	L2 & L3, MOSTown, 18 On Luk Street, Ma On Shan	10am to 10pm
Tseung Kwan O store	Level 2, MCP Central, Tseung Kwan O	10am to 10pm
Yuen Long store	2-4/F, KOLOUR·Yuen Long, 1 Kau Yuk Road, YLTL 464, Yuen Long	10am to 9:30pm
Tuen Mun store	L3 North Wing, Trend Plaza, Tuen Mun	10am to 10pm

17. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
18. BoC Pay spending includes eligible transactions made by BoC Pay with a BOC Dual Currency Card and/or Smart Account and/or Payment Account at the Merchant. The Smart Account/ Payment Account are subject to the transaction limit of up to HK\$10,000 per day or relevant terms & conditions. For details, please refer to "Help" section in the BoC Pay App or contact Personal Customer Service Hotline on (+852) 3988 2388.
19. The Company will verify the transaction record of the relevant credit card or BoC Pay account to confirm the customer's eligibility for registration and entitlement of the Offer. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail. For any cancelled / refunded transactions, the Merchant and/or the Company has the right to and will be entitled to debit the redeemed Cash Coupon(s) directly without prior notice. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be counted as spending amount.
20. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, Bank of China (Hong Kong) Limited ("BOCHK")/ the Company/ the Merchant has the right of forfeiture of a customer's eligibility to participate in this promotion and reserves the right to take legal action in such instances.
21. The status of the Eligible Customer's credit card accounts and BoC Pay accounts must be valid, normal and in good credit by the time of Offer received in order to be eligible for this promotion. In the event of violation of the Card User Agreement Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK/ the Company/ the Merchant has the right of forfeiture of a customer's eligibility of Offer redemption without prior notice.
22. The Offer cannot be cancelled, altered, transferred, refunded, or redeemed for cash or other gifts, and no change will be provided under any circumstance once they have been issued. They will not be re-issued in case of loss or damage. The Company and/or the Merchant reserves the right to collect or cancel the Offer used for sale.
23. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Promotion. Only posted transactions with valid sales slip(s)/record(s) are eligible for the Promotion.
24. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Merchant may at any time ask a customer to submit these receipts, and/or further documents or evidence for inspection and record.
25. BOCHK and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company gives no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and does not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for any additional promotional offers / discounts provided by the Merchant. Please check with the staff of the Merchant for the latest details and terms and conditions of the offers.
26. BOCHK and/or the Company and/or the Merchant reserve 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.

27. The promotion is subject to their respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the Merchant and/or the staff of BOCHK and/or the Company.
28. All information and images are for reference only.
29. These terms and conditions of the Promotion are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
30. No person other than the customers, the Merchant, BOCHK and/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.
31. 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 App Gallery or 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>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers. Apple and the Apple logo 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 the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited. Terms and conditions of BoC Pay apply. BOCHK and/or the Company reserve the right to change any terms and conditions without prior notice, BOCHK and/or the Company do not bear any responsibility regarding any changes.
32. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
33. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms 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.
34. 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 negligence 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 nor 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.
35. Apple Pay is a trademark of Apple Inc., registered in the 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 BOC Dual Currency Credit 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 BOC Dual Currency Credit 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.

36. Details and related terms and conditions of BOC Credit Card "Amazing Rewards": www.bochk.com/s/a/ms_q424ve.
37. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay SVF License Number: SVFB072

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