




## Terms and conditions of “SHKP Malls Spending Rewards Program”

1. “SHKP Malls Spending Rewards Program” (the “Program”) runs from 19 September to 30 November 2022, both dates inclusive (the “Promotion Period”).
2. Unless otherwise specified, the Program is only applicable to the below means of payment:
  - i. Physical cards of BOC Credit Cards and BOC Co-branded Cards (not including BOC Dual Currency Credit 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
  - ii. Physical cards of BOC Dual Currency Credit Cards issued in Hong Kong bearing the  logo or transactions made with its Eligible Mobile Payments (“BOC Dual Currency Credit Cards”); and/or
  - iii. BoC Pay mobile app, which refers to QR Code payments made with the BoC Pay mobile app. The customer may settle payments by successfully binding the BoC Pay mobile app with a BOC Dual Currency Credit Card issued in Hong Kong bearing the  logo and/or Smart Account and/or Payment Account and/or Consumption Voucher Account (“BoC Pay”).
3. Unless otherwise specified, this Program is only applicable to the promotion operated by Sun Hung Kai Real Estate Agency Limited (the “SHK Real”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants in Participating Malls under SHK Real (“Eligible Merchants”) during the Promotion Period.
4. The Program is only applicable to the participating malls under SHK Real, including apm (Kwun Tong), Chelsea Heights (Tuen Mun), Chi Fu Landmark (Pok Fu Lam), East Point City (Tseung Kwan O), Harbour North (North Point), HomeSquare (Sha Tin), K-Point (Tuen Mun), Landmark North (Sheung Shui) (only applicable to the merchants from 2/F to 5/F), Metroplaza (Kwai Fong), Metropolis Plaza (Sheung Shui), Mikiki (San Po Kong), MOKO (Mong Kok), New Jade Shopping Arcade (Chai Wan) (except merchants located at New Jade Garden L4 Shopping Arcade), New Town Plaza (Sha Tin), Park Central (Tseung Kwan O), PopWalk (Tseung Kwan O), Tai Po Mega Mall (Tai Po), Tsuen Kam Centre & Grand City Plaza (Tsuen Wan), Tsuen Wan Plaza (Tsuen Wan), Uptown Plaza (Tai Po), V city (Tuen Mun), V Walk (Nam Cheong), WTC (Causeway Bay) (only applicable to the merchants from G/F to 13/F), YOHO MALL (Yuen Long) and Yuen Long Plaza (Yuen Long) (the “Participating Malls”).
5. Unless otherwise specified, this Program cannot be combined with any other promotional offers.
6. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
7. The Program is only applicable to customers who are existing members of The Point Integrated Loyalty Program (the “Eligible Customer”).
8. During the Promotion Period, the Eligible Customer is entitled to redeem \$50 Point Dollar (equivalent to 12,500 The Point bonus points; the “Reward 1”) upon same-day accumulative spending of HK\$1,500 or above with the same Eligible Credit Card or BOC Dual Currency Credit Card or BoC Pay in the same Participating Mall; to redeem \$100 Point Dollar (equivalent to 25,000 The Point bonus points, the “Reward 2”) upon same-day accumulative spending of HK\$3,000 or above with the same Eligible Credit Card or BOC Dual Currency Credit Card or BoC Pay in the same Participating Mall; to redeem \$200 Point Dollar (equivalent to 50,000 The Point bonus points, the “Reward 3”) upon accumulative same-day spending of HK\$5,500 or above with the same Eligible Credit Card or BOC Dual Currency Credit Card or BoC Pay in the same Participating Mall. The Eligible Customer can get extra \$20 Point Dollar (equivalent to 5,000 The Point bonus

points; the “Reward 3 Top-up Privilege”) when redeeming Reward 3 with spending by BOC Dual Currency Credit Card or BoC Pay. A maximum of 3 transactions with spending amount no less than HK\$100 for each transaction from different merchants in the same Participating Mall on the same transaction day with the same Eligible Credit Card or BOC Dual Currency Credit Card or BoC Pay can be accumulated for each redemption of Reward 1 / Reward 2 / Reward 3 (and Reward 3 Top-up Privilege, if applicable).

9. BoC Pay spending includes eligible transactions made by BoC Pay with a BOC Dual Currency Credit Card and/or Smart Account and/or Payment Account and/or Consumption Voucher Account at Eligible Merchants in Participating Malls. If using BoC Pay Consumption Voucher Account, the usage will be restricted to the Consumption Voucher amount that has been stored, and other terms and conditions apply. The Smart Account / Payment Account is subject to the daily transaction limit or relevant terms and conditions. For details, please refer to “Help” or “Consumption Voucher Scheme” section in the BoC Pay App or contact Personal Customer Service Hotline on (+852) 3988 2388.
10. Reward 1 and Reward 2 in each Participating Mall have daily quotas as stated below and are available on a first-come-first-served basis, while stocks last. The daily quota is calculated independently and cannot be merged or accumulated. Rewards can only be claimed on the transaction day. Late redemption will not be accepted. Receipts that are out of the Promotion Period are not accepted.

Participating Mall	Daily Quota for Redemption		Participating Mall	Daily Quota for Redemption	
	Reward 1 \$50 Point Dollar	Reward 2 \$100 Point Dollar		Reward 1 \$50 Point Dollar	Reward 2 \$100 Point Dollar
apm (Kwun Tong)	21	10	New Town Plaza (Sha Tin)	35	30
Chelsea Heights (Tuen Mun)	5	5	Park Central (Tseung Kwan O)	10	10
Chi Fu Landmark (Pok Fu Lam)	5	5	PopWalk (Tseung Kwan O)	10	10
East Point City (Tseung Kwan O)	10	10	Tai Po Mega Mall (Tai Po)	7	5
Harbour North (North Point)	10	10	Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	10	10
HomeSquare (Sha Tin)	5	5	Tsuen Wan Plaza (Tsuen Wan)	15	10
K-Point (Tuen Mun)	5	5	Uptown Plaza (Tai Po)	10	5
Landmark North (Sheung Shui)	10	10	V city (Tuen Mun)	10	10
Metroplaza (Kwan Fong)	10	10	V Walk (Nam Cheong)	10	10
Metropolis Plaza (Sheung Shui)	5	5	WTC (Causeway Bay)	5	5
Mikiki (San Po Kong)	5	5	YOHO MALL (Yuen Long)	25	20
MOKO (Mong Kok)	15	10	Yuen Long Plaza (Yuen Long)	5	5
New Jade Shopping Arcade (Chai Wan)	5	5			

11. Total quota for Reward 3 and Reward 3 Top-up Privilege for redemption across all Participating Malls in the entire Promotion Period are 15,000 and 7,500 respectively, available on a first-come-first-served basis, while stocks last. Eligible Customer will not be entitled to enjoy Reward 3 Top-up Privilege if the customer makes transactions with an Eligible Credit Card and BOC Dual Currency Credit Card / BoC Pay, but not with BOC Dual Currency Credit Card / BoC Pay for the entire spending.
12. Each Eligible Customer (based on The Point member ID) can redeem Reward 1, Reward 2, Reward 3 (and Reward 3 Top-up Privilege, if applicable) once each on each day in the same Participating Mall, up to a total of \$370 Point Dollar (equivalent to 92,500 The Point bonus points). Multiple redemptions with different Eligible Credit Card or BOC Dual Currency Credit Cards or BoC Pay or different The Point account from the same customer in the same Participating Mall on the same day will not be accepted.
13. Each Eligible Customer (based on The Point member ID) can redeem Reward 1, Reward 2, Reward 3 (and Reward 3 Top-up Privilege, if applicable) a maximum of six times each across all Participating Malls during the entire Promotion Period, up to a total of \$2,220 Point Dollar (equivalent to 555,000 The Point bonus points).
14. Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gift, service or change under any circumstance once issued.
15. The Eligible Customer (including YATA-Fans and SmarTone Plus members who have activated the “Auto-earn The Point bonus points function”) must present their physical Eligible Credit Card and/or its Eligible Mobile Payment (if applicable) and/or physical BOC Dual Currency Credit Card and/or its Eligible Mobile Payment (if applicable) bearing the same card number as imprinted on the payment slips and/or relevant interface of BoC Pay transaction record, together with the original copies of the valid merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) in person at the designated redemption locations at Participating Malls where the transactions were made on the transaction day within the designated redemption time. Redemption is valid after verification by staff of the Participating Malls. The customer redeeming the Reward(s) must be the person making the transactions. Staff of the Participating Malls reserve the right to ask for identity proof for the sole purpose of verification. Redemption is not applicable to self-registration through The Point App or The Point WeChat Official Account. Spending at different Participating Malls or on different transaction days cannot be accumulated for redemption.
16. The redemption location and the redemption time of the Participating Malls are as follows:

<b>Participating Mall</b>	<b>Redemption Location</b>	<b>Redemption Time</b>
apm (Kwun Tong)	Customer Care Centre, Concourse	12:00nn – 11:00pm
Chelsea Heights (Tuen Mun)	G/F Customer Care Centre	1:00pm – 10:00pm
Chi Fu Landmark (Pok Fu Lam)	L5 Redemption Counter	12:00nn – 9:00pm
East Point City (Tseung Kwan O)	L2 Gift Redemption Counter	1:00pm – 10:00pm
Harbour North (North Point)	G/F Customer Care Centre, Phase 1 / L1 Customer Care Centre, Phase 2	1:00pm – 10:00pm
HomeSquare (Sha Tin)	L1 Customer Care Centre	11:00am – 9:00pm
K-Point (Tuen Mun)	L2 Customer Care Centre	1:00pm – 10:00pm

Landmark North (Sheung Shui)	L4 Customer Care Centre	10:00am – 10:00pm
Metroplaza (Kwai Fong)	L2 Customer Care Centre	10:00am – 10:00pm
Metropolis Plaza (Sheung Shui)	L2 Customer Care Centre	12:00nn – 9:00pm
Mikiki (San Po Kong)	G/F Customer Care Centre	1:00pm – 10:00pm
MOKO (Mong Kok)	L1 Customer Care Centre	10:00am – 10:00pm
New Jade Shopping Arcade (Chai Wan)	L1 Customer Care Centre	12:00nn – 10:00pm
New Town Plaza (Sha Tin)	L4 The Point Member Counter, Phase I / L1 The Point Member Counter, Phase III	10:00am – 10:00pm
Park Central (Tseung Kwan O)	L1 Customer Care Centre	1:00pm – 10:00pm
PopWalk (Tseung Kwan O)	G/F Customer Care Centre, PopWalk 1, 2 & Ocean PopWalk	10:00am – 10:00pm
Tai Po Mega Mall (Tai Po)	Customer Care Centre, Zone C	12:00nn – 9:00pm
Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	L2 Customer Care Centre, Tsuen Kam Centre	1:00pm – 10:00pm
Tsuen Wan Plaza (Tsuen Wan)	L3 Customer Care Centre	10:00am – 10:00pm
Uptown Plaza (Tai Po)	L1 Customer Care Centre	10:00am – 10:00pm
V city (Tuen Mun)	Customer Care Centre, MTR Level	11:00am – 10:00pm
V Walk (Nam Cheong)	L2 Customer Care Centre	12:00nn – 10:00pm
WTC (Causeway Bay)	L2 Customer Care Centre	12:00nn – 10:00pm
YOHO MALL (Yuen Long)	Customer Care Centre, YOHO MALL I & II	10:00am – 10:00pm
Yuen Long Plaza (Yuen Long)	L1 Customer Care Centre	11:00am – 9:00pm

17. All original copies of the Eligible Receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. SHK Real and staff of the Participating Malls reserve the right to make any marking on the Eligible Receipts during Reward redemption and registration. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
18. Reward 1 / Reward 2 / Reward 3 will be credited to the Eligible Customer's The Point account immediately upon successful redemption, while Reward 3 Top-up Privilege – Extra \$20 Point Dollar (equivalent to 5,000 The Point bonus points) will be credited to the Eligible Customer's The Point account within 14 working days

upon successful registration. Customers can refer to the “Point Activities History” in The Point App or The Point WeChat Official Account for details.

19. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2 or Reward 3 (and Reward 3 Top-up Privilege, if applicable) once. Eligible Receipts used for Reward 1 redemption cannot be re-used to redeem Reward 2 or Reward 3, and vice versa. Eligible Receipts used in this Program cannot be re-used in other mall promotions (except The Point bonus points registration, selected promotions of designated Participating Malls and existing free parking privileges of the Participating Malls). Any amount exceeding the spending requirement for redemption cannot be retained and used for other promotions.
20. Staff of the Participating Malls and sales personnel of the merchants in the Participating Malls are not allowed to join this Program. Sales personnel of the merchants in the Participating Malls cannot redeem the Reward(s) on behalf of the customers under any circumstance.
21. Redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. Customer’s payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorisation code and customer’s signature (if applicable); whereas the merchant name, transaction date, spending amount and purchase items must be clearly stated on the merchant machine-printed invoices. The credit card statement, photocopies of payment slips / merchant machine-printed invoices, transaction type displayed as “FPS” on BoC Pay are not accepted. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Card and/or its Eligible Mobile Payment and/or Physical BOC Dual Currency Credit Card and/or its Eligible Mobile Payment and/or relevant interface of BoC Pay transaction record (for any reasons) on the transaction day, or the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and unable to show clearly the relevant information are not accepted.
22. Spending amount is counted by individual Eligible Credit Card or BOC Dual Currency Credit Card or BoC Pay (by credit card or BoC Pay account number), and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon / Point Dollar / SHKP Malls Gift Card). Spending of different principal credit card and supplementary credit card will be counted separately.
23. Eligible transaction means transaction between the Eligible Customer and the Eligible Merchant through payment with an Eligible Credit Card (including Eligible Mobile Payment) and/or BOC Dual Currency Credit Cards and/or BoC Pay. This Program accepts receipt of purchasing designated festive food coupons (only limited to mooncake (including ice cream mooncake), Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers). Receipts for using these designated festive food coupons and the following are not eligible for Reward redemption and registration: Apple Store; travel agencies; fitness and beauty centers (except those fitness and beauty centers in PopWalk); cross-border buses; property agencies; elderly homes; medical and dental / clinic services; carwash, car care services, automotive products and related service or the purchase of parking cards; kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores; merchants located at New Jade Garden L4 Shopping Arcade; tenants in office buildings; hotels; banking services; insurance premiums; money exchange shops; tuition (except those tuition fees paid in PopWalk); membership fees; any other monthly fees; the purchase or topping-up of Octopus cards; value-added or payment services; mail, fax, email or phone orders; online shopping (including food self pick-up service and rewards order in The Point App while excluding online purchase of movie tickets); telecommunication fees or the purchase of calling cards; the purchase of tickets such as mall events or concert tickets, admission tickets to Ma Wan Park Noah’s Ark or sky 100 Hong Kong Observation Deck; trade-in transactions or product redemptions; the purchase and use of SHKP Malls Gift Card, the purchase and use of cash coupons, gift certificates, Point Dollar, SHKP Mall Gift Certificates, SHKP Mall e-Gift Certificates, Mall e-Gift Certificate, gift cards, membership cards, bonus point cards, discount cards or value-added cards, shoe

coupons, soup coupons, drink coupons, food coupons, cake cards and wedding coupons (including but not limited to cake cards, Chinese bridal cake cards, wedding vouchers and wedding coupons); the purchase of gold grains, bars or deposits for gold saving club; payments settled by cash or other trades decided by the Participating Malls or any ineligible transaction designated by SHK Real / the Company. Any photocopied, amended, duplicated, handwritten or reprinted invoices / payment slips and / or credit card statement are not accepted. SHK Real / Participating Malls reserve the right not to accept any receipts that suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forgery, unsettled transactions and any transactions designated by the Company are not eligible for Reward redemption. Transaction date and time of the Company's record shall prevail.

24. The Point Dollar reward from Reward 1 / Reward 2 / Reward 3 / Reward 3 Top-up Privilege will be credited to the Eligible Customer's The Point account in the form of The Point bonus points. The expiry date of the bonus points credited to the Eligible Customer's The Point account on or before 30 September 2022 will be 30 September 2023, while the expiry date of the bonus points credited to Eligible Customer's The Point account on or after 1 October 2022 will be 31 March 2024. Each \$1 Point Dollar can be used as HK\$1 when spending at applicable merchants in the Participating Malls. Please refer to <https://www.thepoint.com.hk/en/point-dollar.html> for the applicable merchant list and the related terms and conditions of The Point Integrated Loyalty Program (<https://www.thepoint.com.hk/en/terms-and-conditions.html>) for the use of Point Dollar / The Point bonus points.
25. All transactions made via AlipayHK, WeChat Pay HK and UnionPay App and other designated payment means / e-Wallet as decided by the Company and split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) or BoC Pay account(s) to participate in this Program.
26. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that involve deposit, only the value of the deposit on the transaction day instead of the total spending amount will be counted for the spending amount. The balance of the invoice cannot be used for any other promotional offers (except The Point bonus points registration). Remaining balance can be used to participate in the Program only if the deposit has not been used for participation in any other promotional activities (except The Point bonus points registration). Presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification.
27. Staff of the Participating Malls reserve the right to record the first 6 digits and last 4 digits of the Eligible Credit Card / BOC Dual Currency Credit Card / BoC Pay Account number (if applicable) and make copies on information stated on the Eligible Receipts or relevant electronic payment receipts during Reward redemption and registration for the purpose of verification. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. By providing the above information for Reward redemption and registration, customers have agreed on the collection of related data and understand the purpose on the use of such data.
28. The Company will verify the transaction record of the relevant credit card or BoC Pay account to confirm the customer's eligibility for redemption and entitlement of the Rewards. 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 Company has the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant credit card or BoC Pay account directly without prior notice.
29. 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 / SHK Real / Participating Malls have the right of forfeiture of a customer's eligibility to participate in this Program and reserves the right to take legal action in such instances.

30. The status of the Eligible Customer's credit card accounts and BoC Pay accounts must be valid, normal and in good credit at the time the Rewards are received in order to be eligible for this Program. 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 / SHK Real / Participating Malls has the right of forfeiture of a customer's eligibility of Rewards redemption without prior notice.
31. 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 the quality of the goods or the services, or any additional promotional offers / discounts provided by the Participating Malls. Please check with the staff of the Participating Malls for the latest details and terms and conditions of the offers.
32. BOCHK and/or the Company and/or SHK Real and/or Participating Malls reserve the right to amend, suspend or cancel the Program or its terms and conditions and the right of final decision on all matters and disputes.
33. The Program is subject to their respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of SHK Real and/or Participating Malls and/or BOCHK and/or the Company.
34. All information and images are for reference only.
35. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
36. No person other than the customers, SHK Real, Participating Malls, 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.
37. 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>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.
38. 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.
39. 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 on 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.

40. 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.
41. 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](http://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](http://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.
42. Details and related terms and conditions of "Buy on. Earn all month long!" Promotion: [www.bochk.com/s/a/ms\\_e](http://www.bochk.com/s/a/ms_e).
43. Details and related terms and conditions of "Extra 1 hour free parking" Promotion: [www.bochk.com/s/a/park\\_en](http://www.bochk.com/s/a/park_en).
44. 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!