

Terms and conditions of “Up to 15% savings at Wing On Travel”:

1. **“Up to 15% savings at Wing On Travel” (the “Program”)** runs from 11:00am on 21 September to 11:59pm on 30 November 2022 (both dates inclusive and based on the transaction date) (the “Promotion Period”).
2. The Program is applicable to BOC Visa and BOC Mastercard® Credit Cards issued in Hong Kong bearing the BOC logo, but excluding BOC Dual Currency Credit Cards, BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards, BOC Purchasing Cards and Intown Cards (the “Eligible Credit Card”).
3. During the Promotion Period, a customer with Eligible Credit Card who successfully registers as a member (the “Member”) of Wing On Travel (the “Merchant”) can enjoy the following offers (the “Offers”) via the Wing On Travel website or Wing On Travel mobile application:
 - i. Enjoy a HK\$100 instant discount upon single net spending of HK\$800 when booking local Staycation packages or overseas accommodations using promo code “BOCH100” (the “Designated Promo Code 1”) and settling payment with an Eligible Credit Card (the “Eligible Transaction 1”), with a maximum of HK\$100 instant discount for each Eligible Transaction 1;
 - ii. Enjoy a HK\$250 instant discount upon single net spending of HK\$1,600 when booking local Staycation packages or overseas accommodations using promo code “BOCH250” (the “Designated Promo Code 2”) and settling payment with an Eligible Credit Card (the “Eligible Transaction 2”), with a maximum of HK\$250 instant discount for each Eligible Transaction 2;
 - iii. Enjoy a HK\$250 instant discount upon single net spending of HK\$1,600 on one-way / round-trip flight tickets (excluding purchase of “multiple destinations”) using promo code “BOCT250” (the “Designated Promo Code 3”) and settling payment with an Eligible Credit Card (the “Eligible Transaction 3”), with a maximum of HK\$250 instant discount for each Eligible Transaction 3;

The net spending amounts will be counted based on products only, excluding taxes and fuel charges.

4. This Program is applicable to transactions made in HKD currency only. Each Member (based on the Wing On Travel member account) can use Designated Promo Code 1, Designated Promo Code 2 and Designated Promo Code 3 once each, and is entitled to a maximum of HK\$600 in discounts during the Promotion Period.
5. The customer can register as a member of Wing On Travel via the Wing On Travel website or mobile application.
6. To enjoy the Offers, the customer must book or purchase through the Wing On Travel website or mobile application and enter the designated Promo Code correctly at the time of transaction before payment. Offers are only valid for use

during the Promotion Period, and promo codes will not be re-issued once expired.

7. Total quotas for Designated Promo Code 1, Designated Promo Code 2 and Designated Promo Code 3 in the entire Promotion Period are 1,000, 1,600 and 1,000 respectively, and are available on a first-come-first-served basis, while stocks last. Total quotas are 3,600. There are a total of 10 phases during the Promotion Period and the quotas of each phase of Designated Promo Code 1, Designated Promo Code 2 and Designated Promo Code 3 are on a first-come-first-served basis, while stocks last. Quotas will be released at 11:00am on the first day of each phase and the quotas of each phase are calculated independently and cannot be merged or accumulated. There will not be any prior notice if the quotas of each phase are full. The quotas are calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”) and the Merchant.

Details and the quotas of each phase are as follows:

Phase	Quotas for each phase		
	Designated Promo Code 1	Designated Promo Code 2	Designated Promo Code 3
First Phase : 21 September – 27 September			
Second Phase : 28 September – 4 October			
Third Phase : 5 October –11 October			
Fourth Phase : 12 October –18 October			
Fifth Phase : 19 October –25 October	100	160	100
Sixth Phase : 26 October –1 November			
Seventh Phase : 2 November –8 November			
Eighth Phase : 9 November –15 November			
Ninth Phase : 16 November –22 November			
Tenth Phase : 23 November –30 November			

8. Offers cannot be exchanged for cash, other products, services, discounts or offers, nor be used in conjunction with other special promotions, discounts or promotional coupons. Offers are not applicable to orders that were already made.
9. Designated Promo Code 1 and 2 are only applicable to "Online Pre-payment" Type when booking and not applicable to "Pay at hotel" products.
10. Each Member can only redeem the Offer with the Designated Promo Code once in each Eligible Transaction. The Offers are not applicable to split transactions and are non-transferable.
11. After the completion of an Eligible Transaction, the Merchant will send out the electronic receipt via email to the designated email address of the customer. Please contact Customer Services Department of Wing On Travel on 2928 8882 for any query.
12. The Company and the Merchant will not accept any liability if the customer cannot enjoy the Offers due to their own actions (for example, by purchasing the wrong product or using an expired promo code).
13. Product prices are subject to change due to the exchange rate. Customers should refer to the Merchant's website/ mobile application upon purchase.
14. Please refer to the terms and conditions of the specific product page before the usage of the Promo Codes and the purchase of products.
15. Should there be any illegal or fraudulent act committed by a customer, Bank of China (Hong Kong) Limited (the "BOCHK")/ the Company/ the Merchant have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
16. The Merchant's website (including <https://www.wingontravel.com>) and the Merchant's mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant's website and mobile application is subject to such service providers' terms and conditions. BOCHK and/or the Company are not the service provider of the Merchant's website and mobile application. If customers have any enquiries or complaints relating to the Merchant's website and mobile application, please directly contact the Merchant. BOCHK and/or the Company give no guarantee to the Merchant's website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant's website and mobile application or the services provided.
17. 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 be liable for 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.

18. Customers are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
19. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. No person other than the customer, 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.
21. BOCHK and/or the Company are not the service providers of the Merchant and / or the service provider. BOCHK and/or the Company accept no liability for the product and/or service quality of the services. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to the Merchant and /or relevant service provider. BOCHK and/or the Company accept no liability for and shall not be responsible for the product and/or service quality and/or any other matters relating to the services provided by the Merchant or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. The Merchant and/or the service provider of the services are solely responsible for all obligations and liabilities relating to product and/or service.
22. BOCHK and/or the Company and/or the Merchant 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.
23. In case of dispute, BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters.
24. All information and images are for reference only.
25. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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