


Terms and Conditions of “Enjoy up to HK\$600 Cash Rebate at the Apple Store Online” Program:

- 1. “Enjoy up to HK\$600 Cash Rebate at the Apple Store Online” Program (the “Program”) is valid from 22 September to 21 November 2025 (both dates inclusive and based on the transaction date, the “Promotion Period”).
- 2. Unless otherwise specified, the Program is applicable to transactions which are settled by BOC Visa Credit Cards and BOC Visa Co-branded Credit Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excludes BOC MasterCard, BOC Dual Currency Credit Cards, BOC Credit Cards issued in the mainland or Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Card”).
- 3. The Program only applies to spending at Apple Store Online (www.apple.com/hk/store) and Apple Store App in Hong Kong (the “Eligible Merchant”), **and is not applicable to spending at physical Apple Stores.**
- 4. By participating in this Program, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
- 5. Customers must successfully register and make transactions using an Eligible Credit Card or Eligible Mobile Payment during the Promotion Period at the Eligible Merchants and meet the designated single net spending amount (the “Eligible Transaction”) to earn the below cash rebate:

Designated Single Net Spending Amount (HK\$)	Cash Rebate (HK\$)
\$8,000-\$9,999.99	\$300
\$10,000 or above	\$500

Eligible Transaction is counted by the final transaction amount in Hong Kong currency after the use of Apple Gift Cards and all discounts (if applicable).

- 6. During the Promotion Period, registered customers who make an Eligible Transaction and apply for "Statement Installment" Plan of 12 months tenor or above (the “Eligible Installment”) with the single installment amount not less than HK\$8,000 using an Eligible Credit Card are entitled to an additional HK\$100 cash rebate.
- 7. This Program has a maximum cap on the cash rebate in the entire Promotion Period. Each customer (based on the number of identification proof documents) can earn either HK\$300 **OR** HK\$500 cash rebate (whichever is higher) once only. Each customer can only earn the additional HK\$100 through the Eligible Installment once during the Promotion Period. Each customer can earn a **maximum of HK\$600 cash rebate during the entire Promotion Period.**
- 8. Customers must register in this Program to enjoy the reward. The registration period of this Program runs from 10:00 on 22 September to 23:59 on 21 November 2025, customers who spend with an Eligible Credit Card must submit details correctly and successfully register once via the BoC Pay+ Mobile Application, BOCHK Mobile Application, BOCHK Credit Card Official Account (WeChat ID: BOCHK_CC) in WeChat, or BOCHK Website (www.bochk.com/s/a/apple2025_en) during the Entire Promotion Period (the “Registration”). A Registration reference number will be issued upon successful registration to participate in the Program. There is a quota limit on the Program which is only available to the first 17,000 successfully registered customers during the registration period. The Registration record and quotas are calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”), available while quotas last.
- 9. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The Registration record issued upon successful Registration is only for reference and cannot be taken as confirmation of eligibility. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company. If the information from the customers differs from those of the Company records, the latter shall be final and conclusive.
- 10. Eligible Transactions must be completed during the Promotion Period (based on the transaction date) and posted on or before 30 November 2025 to be eligible for the cash rebate.
- 11. Eligible Merchants and Eligible Transactions shall be classified according to the merchant codes or transaction types as defined by VISA Worldwide Pte. Limited or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The classification of Eligible Merchants, Eligible Transactions, merchant codes or transaction types are also determined at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the cash rebate before customers conduct the transactions.
- 12. Ineligible transactions include but are not limited to transactions made with AlipayHK, WeChat Pay HK, Alipay, WeChat Pay, UnionPay, BoC Pay+ (if applicable), and other designated payment means/e-Wallets as decided by the “Company”.
- 13. Unless otherwise specified, the cash rebate can neither be exchanged for cash or other gifts, refunded or transferred, and is not saleable. The cash rebate is only applicable to spending after crediting of the relevant cash rebate, and cannot be used to exchange for cash, or to offset any cash advance, financial charge or outstanding balance incurred before the cash rebate was awarded.
- 14. A cardholder who holds more than one Eligible Credit Card is required to register once only with any one of the Eligible Credit Cards during the entire registration period. Registration and Eligible Transactions made with a supplementary card will be combined with those of the main card to be calculated towards the Cash Rebate. All Eligible Credit Card accounts under the same number of identification proof document will be automatically combined for the calculation of the entitled Cash Rebate. Cash Rebate will be automatically credited to the first successfully registered main credit card account. If a

customer registered more than once, the Cash Rebate will be posted to the first successful registered credit card account. No Cash Rebate will be awarded to a customer who has not registered during the registration period or has entered incorrect information. Cash Rebate will not be awarded for transactions made with an ineligible credit card or for registration using an ineligible credit card.

15. The HK\$300 or HK\$500 cash rebate will be credited to the first successfully registered eligible main card account of the Eligible Customer on or before 28 February 2026, and will be displayed on the monthly statement for February or March 2026 upon verification of the transaction record. The additional HK\$100 cash rebate through the Eligible Installment will be credited to the first successfully registered eligible main card account of the Eligible Customer on or before 31 March 2026, and will be displayed on the monthly statement for March or April 2026.

Eligible customers must check their monthly statements. Bank of China (Hong Kong) Limited ("BOCHK") and the Company will not be responsible for notification. Eligible customers must retain all original documents related to the transactions for reference. In case of dispute, BOCHK and/or the Company reserves the right to request a customer to provide the related original payment sales slip(s) and/or further documentation or evidence for verification. All transaction slip(s) and/or further documentation submitted will not be returned.

16. An Eligible Customer whose Eligible Credit Card accounts and Mobile Payment accounts are valid and in good standing during the entire Promotion Period and at the time the cash rebate is being awarded will be eligible for the Program. In the event of violation of the Card User Agreement, termination of the relevant account(s), outstanding balance to repay, the card account being in default or forfeiture of the cash rebate during the Promotion or at the time the cash rebate is being awarded, the cash rebate will be cancelled automatically. For the enquiries of the cash rebate awarded, please contact the BOC Credit Card 24-hour Promotion Hotline on (852) 2108 3288.
17. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Program. Only duly posted transactions with valid sales slips/records are eligible for this Program. Should a transaction be cancelled after the cash rebate has been awarded, or should there be any illegal or fraudulent act committed by a customer, BOCHK and/or the Company shall cancel the eligibility of the customer for the cash rebate, and shall debit the awarded cash rebate from the customer's credit card account without prior notice. BOCHK and/or the Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.
18. BOCHK and/or the Company are not the service providers of the Eligible Merchant's products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Eligible Merchant should be directed to the respective Eligible Merchant. BOCHK and/or the Card Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the Eligible Merchant. The Eligible Merchant and/or the provider(s) of the products and services are solely responsible for all obligations and liabilities.
19. All images and information are for reference only.
20. No person other than the cardholders, 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 reserve the right to change, suspend or terminate the Program or to amend its terms and conditions at their sole discretion. All matters and disputes are subject to the final decision of BOCHK and/or the Company.
22. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
23. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
24. By using the BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as may be amended by BOCHK from time to time.
25. Mobile Payment Applications are the third parties' Mobile Applications. Third parties' Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the third parties' Mobile Payment Applications. If customers have any enquiries or complaint about the third parties' Mobile Payment Applications, they can directly contact the service providers. The Company gives no guarantee on the third parties' 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.
26. BOCHK and/or 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. BOCHK and/or 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. 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 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.
27. Apple Pay, iPhone and Touch ID are trademarks 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.
28. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
29. 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!

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