

Terms and Conditions of BOC Visa Credit Card “Lucky draw for tickets to the ‘BLACKPINK WORLD TOUR DEADLINE IN HONG KONG’”

1. The “Lucky draw for tickets to the ‘BLACKPINK WORLD TOUR DEADLINE IN HONG KONG’” (the “Promotion”) is applicable to cardholders of BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Cards”), including BOC Cheers Visa Infinite Card, BOC Private Card and other BOC Visa Infinite Co-branded Cards (the “Eligible Visa Infinite Credit Cards”), but **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 15 September to 26 October, 2025 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 15 September to 23:59 on 26 October 2025 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and successfully register via the website of the Promotion (www.bochk.com/s/a/bpvisa2025en), BOCHK Mobile Application, BoC Pay+ Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) once during the Registration Period (the “Registration”). A Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the successfully registered eligible cardholders (the “Customers”). The Registration record is based on the computer record of BOC Credit Card (International) Limited (the “Company”). Details will be announced on the promotion webpage.
4. Each Customer (counted by the Identification Document Number) who successfully registers during the Registration Period, and makes a single transaction of HK\$500 or above in local physical retail stores and/or overseas physical retail stores and/or online retail spending with Eligible Credit Cards and/or Eligible Visa Infinite Credit Cards during the Promotion Period (the “Eligible Spending”) is entitled to enjoy the lucky draw (the “Lucky Draw Entries”) for a chance to win a set of 2 tickets to the “BLACKPINK WORLD TOUR DEADLINE IN HONG KONG” show on 24 January or 25 January, 2026 (the “Winner”). The details are shown below:
 - Eligible Credit Cards Customer (Including Eligible Visa Infinite Credit Cards): Each eligible spending entitles the Customer to one (1) Lucky Draw Entry, and each Customer with an Eligible Credit Card is entitled to earn a maximum of three (3) lucky draw entries during the Promotion Period.
 - Eligible Visa Infinite Credit Cards Customer: A Customer who accumulates Eligible Spending of HK\$10,000 or above (single transaction of HK\$500 or above) with Eligible Visa Infinite Credit Card during the Promotion Period can receive an extra 2 Lucky Draw Entries. Each Customer with an Eligible Visa Infinite Credit Card is

entitled to earn a maximum of five (5) lucky draw entries during the promotion period (including the three (3) lucky draw for each Eligible Credit Cards Customer).

Total 120 Winners will be drawn from this Promotion and the Winner will win the below prizes according to the lucky draw result. The prize is the Below are the details of the 'BLACKPINK WORLD TOUR DEADLINE IN HONG KONG' concert tickets for the performances held on January 24 or January 25, 2026 (the "Concert Tickets"):

Prize	No. of Winner
The first 50 winners: Set of 2 tickets (seated) of 'BLACKPINK WORLD TOUR DEADLINE IN HONG KONG' worth HK\$2,299 plus Fan Experience (Total value: HK\$4,598)	50
The 51 st to 60 th winners: Set of 2 tickets (seated) of 'BLACKPINK WORLD TOUR DEADLINE IN HONG KONG' worth HK\$2,299 (Total value: HK\$4,598)	10
The 61 st to 90 th winners: Set of 2 tickets (seated) of 'BLACKPINK WORLD TOUR DEADLINE IN HONG KONG' worth HK\$1,899 (Total value: HK\$3,798)	30
The 91 st to 120 th winners: Set of 2 tickets (standing) of 'BLACKPINK WORLD TOUR DEADLINE IN HONG KONG' worth HK\$1,899 (Total value: HK\$3,798)	30

Please note:

- The details of the Exclusive Fan Experience will be determined by the Live Notion (the "Organiser") and/or Visa Worldwide Pte Limited (the "Visa") at their sole discretion. In the event of any dispute between the winning customer and the Organiser and/or Visa regarding the fan experience, the Organiser and/or Visa reserves the right of final decision. The Company is not responsible for any questions or disputes related to the Exclusive Fan Experience.
- The Company will not handle any complaints related to the prizes and does not assume any responsibility for the prizes. In case of any disputes, the Company reserves the final right to make binding decisions regarding the Winners.
- For safety reasons, children under 140 cm or 12 years old are not allowed to enter standing zone; 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.
- The Concert Tickets is assigned randomly, including but not limited to Show Date and Seat arrangement (if applicable). Winners have no right to select the Show Date, Seat

Arrangement and/or change to other Concert Tickets. In case of disputes on Concert Tickets, the Company reserves the right of final decision at their sole discretion, and no compensation whatsoever will be offered by the Company.

5. Each Customer (counted by the Identification Document Number) can win a maximum of one (1) set 2 tickets of Concert Tickets only throughout the entire Promotion Period.
6. The Customer is required to register with an Eligible Credit Card and make Eligible Spending to be Eligible. An Eligible Customer (counted by the Identification Document Number) who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards, and all Eligible Spending made with the Eligible Credit Card will be combined. **No Lucky Draw Entry will be granted if the Customer registers/spends with any card other than an Eligible Credit Card.**
7. For the purposes of this Promotion, Registration and transactions made with a supplementary card will be combined with those of the main card, and the Eligible Spending made with a supplementary card will be combined with those of the main card.
8. Once the Lucky Draw Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed.
9. The Company will determine the Lucky Draw 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.
10. All transactions of Eligible Local Retail Spending, Overseas Retail Spending and/or Online Retail Spending must be calculated based on the transaction dates (the Company's computer records shall be final and conclusive), and will be counted as Eligible Spending after verification and successfully posted within 7 calendar days after the transaction date.
11. The Eligible Local Retail Spending, Overseas Retail Spending and/or Online Retail Spending includes spending via mobile payment (the direct payment by credit cards via mobile payment includes Apple Pay, Google Pay, Huawei Pay, Samsung Pay and BoC Pay+, but excludes transactions made by AlipayHK, WeChat Pay HK and UnionPay App, 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 Overseas Physical Stores shall be determined at the sole and absolute discretion of the Company.

12. 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.
13. The number of Lucky Draw Entries is calculated based on the Company's computer record. The Lucky Draw for Concert Tickets will be conducted on 10 December 2025 (to be completed within 1 day), and the 120 Winners will be drawn randomly by computer system, starting with the first winner (not manually).
14. The results of the lucky draw will be announced through Wen Wei Po and South China Morning Post on 19 December 2025. The Company will notify the Winners about the Show Date, Details of Concert Tickets and Redemption Method on 9 January 2026 via SMS and/or email based on computer record of Company (the "Winner Notification"). The Customer is required to ensure the phone number and email address registered with the Company are correct and valid. The Company accepts no liability if the Winners are unable to receive the Winner Notification or missed the Concert Tickets redemption due to incorrect phone number or email address provided. In such a case, the Winners are deemed to have forfeited the Concert Tickets, and no compensation whatsoever will be offered.
15. Terms and conditions of the Concert Tickets apply, please contact the Organiser for details.
16. The Winners shall redeem the Concert Tickets according to the details stated in the Winner Notification, two weeks before the concert performance. **The Winners are required to present the Winner Notification and registered Eligible Credit Card to staff of the Organiser (the "Staff") for verification. If a Winner cannot present the Winner Notification and/or Eligible Credit Card, the Staff has the right to deny the redemption of Concert Tickets. If such a situation occurs, no Concert Tickets will be rearranged, and no compensation whatsoever will be offered by the Company and/or Organiser. If the Customer fails to redeem the Concert Tickets on the Show Date based on the details in the Winner Notification (for whatever reason), the Winners are deemed to have forfeited the Concert Tickets, and no compensation whatsoever will be offered by the Company and/or Organiser.**
17. The details of the Concert will be determined by the Organiser at its sole discretion. In case of disputes arising between the Organiser and the Customer, the Organiser reserves the right of final decision at its sole discretion.

18. Each Ticket admits one person only. The Ticket (with ticket stub intact) must be presented on-site for admission.
19. Details of the Concert will be determined by the Organiser. In the event of any dispute between the Organiser and the Winner, the Organiser reserves the final decision-making authority. The Company shall not be held responsible for any matters arising from or related to the Concert or the information provided by the Organiser. Any inquiries or information related to the Concert should be directed to the Organiser.
20. In case of cancellation or postponement of the Concert for any reasons, the Organiser reserves the right to refund tickets or change the Show Date.
21. The Organiser shall bear no responsibility for the messages displayed or communicated by any third party during the Event.
22. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Spending.
23. Only Winners whose eligible credit card accounts are valid and in good standing, including but not limited to the credit card accounts are valid and with no overdue outstanding payments during the entire Promotion Period and at the time the Concert Tickets 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 the Concert Tickets are being awarded, the Concert Tickets will be cancelled automatically.
24. **The Concert Tickets awarded to the Winners 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 a situation occurs, the Company and/or the Organiser reserve the right to void any tickets suspected of resale or illegal activities, and will not provide any compensation or refund for the concert tickets to the relevant persons. The Company and/or the Organiser also reserve the right to pursue and/or take any legal action they deem appropriate.**
25. 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 Concert Tickets have been awarded, the Winner is required to return the Concert Tickets. If the Winner fails to return the Concert Tickets, the Company reserves the right to deduct the face value of Concert Tickets with related delivery costs without prior notice. The Company reserves the right to terminate the Eligible Credit Card, and/or take the legal action in such instances.
26. 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, they can 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.

27. 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. Nor 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.
28. 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.
29. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
30. 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.
31. The Company reserves the right of final decision on all matters and disputes.
32. 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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