

Terms and Conditions of “BOC Credit Cards x foodpanda Promotion”

1. “BOC Credit Cards x foodpanda Promotion” (the “Promotion”) runs from 1 September to 31 December 2025 (both dates inclusive and based on the transaction date, the “Promotion Period”).
2. The Promotion is applicable to BOC Visa Credit Cards and BOC Visa Cobranded Cards issued in Hong Kong bearing the BOC logo, but excluding BOC Mastercard, BOC UnionPay Dual Currency Credit Cards, Private Label Cards, BOC Purchasing Cards, USD Credit Cards, Intown Cards and BOC Credit Cards issued in the mainland and Macau (the “Eligible Credit Card”).
3. The customer must be registered as foodpanda (the “Merchant”)’s user (the “User”) to enjoy the offer.
4. During the Promotion Period, User who makes single net spending of HK\$180 or above (excluding platform fee, delivery fee other applicable fees, and after discounts) on food delivery/ pick-up orders with an Eligible Credit Card through Merchant official website (www.foodpanda.hk) and/or foodpanda mobile application (the “Merchant website and mobile app”) and enters the designated promo code “BOC40” before payment settlement (the “Eligible Transaction”) can enjoy a HK\$40 instant discount (the “Offer”).
5. The Offer is subject to limited quotas of 24,800, and there is limited quota for each phase. During the Promotion Period, promo code will be released at 00:00 am on every Saturday (Remarks: The 1st phase is 1-5 September 2025, the promo code will be released at 6:00pm on 1 September 2025) and available on a first-come-first-served basis while quotas last. There is no less than 1,350 quotas per phase, and the promo code will be expired after each validity period in each phase. There will not be any prior notice if the quota of a phase is full. The quotas are calculated based on the records of the Merchant and BOC Credit Card (International) Limited (the “Card Company”).

Phase	Promo Code Validity Period
1	1 – 5 September 2025
2	6 – 12 September 2025
3	13 – 19 September 2025
4	20 – 26 September 2025
5	27 September – 3 October 2025
6	4 – 10 October 2025
7	11 – 17 October 2025
8	18 – 24 October 2025
9	25 – 31 October 2025
10	1 – 7 November 2025

11	8 – 14 November 2025
12	15 – 21 November 2025
13	22 – 28 November 2025
14	29 November – 5 December 2025
15	6 – 12 December 2025
16	13 – 19 December 2025
17	20 – 26 December 2025
18	27 – 31 December 2025

6. Each User can only redeem the Offer with the designated promo code once only in each Eligible Transaction. The Offers are not applicable to split transactions and are non-transferable. Each Eligible Transaction can deduct a maximum of HK\$40 discount. Each User can use the designated promo code twice per phase and enjoy a maximum of HK\$80 discount each phase. Unless otherwise specified, only HKD transactions will be eligible for the Offer.
7. A "Single Net Spending" applies to the net amount of a single transaction after the exclusion of delivery fees or other fees and deduction of all applicable discounts, reductions and vouchers. Other transactions, including but not limited to pandapro subscriptions and purchase of cash vouchers are not eligible.
8. To enjoy the Offer, customers must purchase through the Merchant website and/or mobile app and enter the designated promo code correctly at the time of transaction before payment. Offer is only valid to use during validity period each phase, and promo code will not be re-issued once expired.
9. Unless otherwise specified, Offer cannot be exchanged for cash, other products, services, discounts or other offers, nor be transferred or used in conjunction with other special promotions, discounts or promotional coupons.
10. The Card Company and the Merchant will not accept any liability if the customer cannot enjoy the Offer due to their own actions (for example, by purchasing the wrong product or using an expired promo code).
11. Please refer to the terms and conditions of the specific product page before the purchase and usage of the promo code.
12. The Card Company will determine the eligibility of customers to participate in this Promotion as well as verify the transactions based on the Card Company's records.

13. Should there be any illegal or fraudulent act committed by a customer, Bank of China (Hong Kong) Limited ("BOCHK") and/or the Card Company and/or 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.
14. The status of the customer's credit card accounts must be valid, normal and in good credit in order to be eligible for this Promotion. In the event of violation of the Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK/ the Card Company/ the Merchant have the right of forfeiture of a customer's eligibility to participate in this Promotion without prior notice.
15. Customer must keep and submit the relevant original credit card payment slips and/or other documents (if applicable) in respect of the transactions for verification upon request by the Card Company. All documents submitted will not be returned.
16. The following types of transaction shall not fall under the scope of Eligible Transaction:
 - A. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund;
 - B. Any autopay, instalment, or bill payment transactions;
 - C. Transactions made via any third party or e-Wallet payment methods (including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, Alipay CN, BoC Pay+, WeChat Pay HK, WeChat Pay CN, etc.) and other designated payment means / eWallets as decided by the Company are classified as ineligible transactions.;
 - D. All unposted/ cancelled/ refunded/ falsified/ unauthorised transactions;
 - E. Any other type of transaction as determined by the Card Company from time to time.
17. The Merchant website and mobile app are Third-Party website and Third-Party mobile application, respectively. Use of the Merchant website and mobile app is subject to such service providers' terms and conditions. BOCHK and/or the Card Company are not the service provider of the Merchant website and mobile app. If customers have any enquiries or complaints relating to the Merchant website and mobile app, please directly contact the Merchant. BOCHK and/or the Card Company gives no guarantee to the Merchant website and mobile app, and does not accept any liability arising in conjunction with the use of the Merchant website and mobile app or the services provided.
18. BOCHK and/or the Card Company have not reviewed or verified the information in the third parties' websites or 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' websites or Mobile Applications. The Card Company does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' websites or Mobile Applications. The Card Company shall not be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' websites or Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' websites or Mobile Applications.

19. 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.
20. These terms and conditions of the Promotion are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. No person other than the customer, the Merchant, BOCHK and/or the Card 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.
22. BOCHK and/or the Card Company are not the service providers of the Merchant and / or the service provided. BOCHK and/or the Card Company accept no liability for the product, food and/or services. Any enquires, opinions, claims, complaints or disputes regarding the products, food and/or services should be directed to the Merchant and /or relevant service provider. BOCHK and/or the Card Company accept no liability for and shall not be responsible for the product, food and/or service quality of or any other matters relating to the products, food and/or services provided by the Merchant or the service provider and does not accept any liability arising in conjunction with the product, food and/or service provided. The Merchant and/or the service provider of the products, food and/or services are solely responsible for all obligations and liabilities relating to product, food and/or service.
23. BOCHK and/or the Card 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.
24. In case of dispute, BOCHK and/or the Card Company and/or the Merchant reserve the right of final decision on all matters and disputes.
25. All information and images are for reference only.

26. 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!