

**Terms and Conditions of “BOC Credit Card HK\$30 Cross Border Coupon Pack” (the “Promotion”)**

1. The Promotion runs from 29 September to 31 October 2023 (both dates inclusive) (the “Promotion Period”).
2. The Promotion applies to BOC Credit Cards issued in Hong Kong bearing the BOC logo including all Co-branded Credit Cards (the “Eligible Credit Card”) but excluding BOC Credit Cards issued in Mainland China or Macau, USD Credit Cards, Private Label Cards, Intown Cards and BOC Supplementary Cards.
3. During promotion period, an eligible BOC Cardholder can redeem a coupon pack with a total value of HK\$30 (the “coupon pack”), which contains 6 coupons worth HK\$5 each on “Cross-border Centre” in AlipayHK Mobile Application (the “AlipayHK App”).
4. After redeeming the coupon pack, customers can enjoy a HK\$5 instant discount when they spend HK\$20 or more on any transaction in mainland China (the “eligible transaction”) with each coupon via AlipayHK binding with an eligible credit card (the “eligible transaction”). Each transaction can only use 1 coupon. The instant discount coupon will be automatically deducted from the eligible transaction, and there is no accumulation, replacement or future use.
5. The expiration date for each coupon pack is 5 days from the date of redemption (the “Coupon Usage Period”).
6. Each customer can only redeem the coupon pack twice during the promotion period. The Card Company and AlipayHK 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 coupon).
7. Unless otherwise specified, the currencies mentioned in this promotion are Hong Kong dollars (HKD) for payment. The payment exchange rate is provided by the partner institution (if applicable). The consumption and discount amount shall be subject to the actual payment amount.
8. The promotion has a quota of not less than 15,000 quotas. Quotas is limited and on a first come first served basis in accordance with the records of the AlipayHK Application.
9. The Company, AlipayHK and the merchant shall bear no liability if users cannot perform a successful redemption of relevant coupons and/or the relevant coupon is lost due to any circumstances.
10. If a refund or return occurs in the transaction, only the actual Hong Kong dollar (HKD) amount paid (after currency conversion) will be refunded, excluding the discount amount, and the discounts already enjoyed will not be refunded.
11. The Card Company and AlipayHK reserve the right to change, suspend or terminate this Promotion or its terms and conditions at their sole discretion and the right of final decision of all the matters and disputes. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour during the use of any Offers, AlipayHK and Company will forfeit such user’s eligibility and the entitlement of Offers forthwith and without notice. AlipayHK and Company reserve the right to cancel such transaction and to take legal action against the relevant user.
12. Any fraudulent, unauthorised, unposted, cancelled, refunded transaction or return of goods will not be deemed as an Eligible Transaction and will not be eligible for this Promotion. Only duly posted transactions with valid sales slips/records are eligible for this Promotion. In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, BOCHK and/or the Company reserve the right to handle or debit the relevant Credit Card / BoC Pay with the amount

equivalent to the value of the Offers without prior notice. BOCHK and/or the Card Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.

13. AlipayHK mobile application is a Third-Party mobile application. Use of the AlipayHK mobile application is subject to its respective terms and conditions.
14. BOCHK and/or the Card Company has 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.
15. Customers are responsible for the data charges of using and/or downloading Third Party website and/or mobile application imposed by their service providers.
16. During the use of the promotion, if any violation of these terms and conditions, illegal, fraudulent or abusive behavior occurs or the user is found to have engaged in behavior that hinders other users from participating in this promotion fairly, AlipayHK will cancel the user's qualifications for the promotion or any other without prior notice, and reserves the right to cancel any transactions involving irregularities and recover losses from relevant users.
17. These terms and conditions of the Promotion shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. No person other than the customer, AlipayHK, 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.
19. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.
20. Respective merchants shall be fully responsible for the liability for the sale of products, after-sale service and all related matters. AlipayHK and the Company are not involved in the sales process and accept no liability for any matters relating to the product quality, product delivery and goods return arrangement.

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