

## Terms and Conditions of “HKTVmall Shopping Privileges”:

1. “HKTVmall Shopping Privileges” (“The Promotion”) is valid from 1 to 30 September 2023 (both dates inclusive and based on the transaction date) (“Promotion Period”). The offers are subject to limited quotas and available while quotas last.
2. Unless otherwise specified, the Promotion is applicable to the following payment methods:
  - i. BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Credit Cards issued in Hong Kong bearing the BOC logo, but excluding BOC Credit Cards issued in Mainland China or Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Card”); and/or
  - ii. BoC Pay mobile app payments, which refer to QR Code payments made with the BoC Pay mobile app. The customer may settle payment by successfully binding BoC Pay with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account and/or Consumption Voucher Account (the “BoC Pay”).
3. The Promotion applies to the website (www.HKTVmall.com) or mobile application of HKTVmall (the “Merchant’s channel”) in Hong Kong, and is **NOT applicable to** physical shops of HKTVmall and mobile application of HKTVmall (Lite). For more details of offer exclusion, please refer to clause 5.
4. Unless otherwise specified, the customer is entitled to get a HK\$60 HKTVmall e-Gift Voucher (the “e-Gift Voucher”) upon single net transaction of HK\$600 or above by entering the Credit Card Promotion Code “BOCARD60” via Merchant’s channel before payment settlement with an Eligible Credit Card. For using BoC Pay, the customer is entitled to get a HK\$60 instant discount (the “instant discount”) upon single net transaction of HK\$600 or above by entering the BoC Pay Promotion Code “60BOCPAY” via Merchant’s channel before payment settlement. Eligible Spending refers to the final amount payable after deducting the value of any discounts and/or cash/gift vouchers used when making a retail purchase in Hong Kong Dollars. Transactions made via AlipayHK, WeChat Pay HK, the UnionPay App and other designated payment means / e-Wallet as decided by the Company are not applicable.
5. The offer is **NOT applicable to** (including but not limited to) App of HKTVmall (Lite), shipping fees, purchase of HKTVmall e-Gift vouchers, HKTVmall ad credit top up coupon, infant milk powder (Stage 1), HKTVmall packing materials, charity donations, life insurance products, Eco mart, multiple live channels, Wet Market Express, Ship to UK, Ship to Macau, Everuts orders, and transactions made through PayPal, PayMe, Octopus, AlipayHK, WeChat Pay HK and payments made at HKTVmall O2O shops and HKTVpay.
6. During the Promotion Period, the total quota of e-Gift Vouchers and instant discount are 12,500 and are available on a first-come-first-served basis while quota lasts. There are total 4 phases during the Promotion Period, the details of each phase are as follows:

Phase	Start of each phase (quotas will be released starting at 08:00 am Hong Kong Time)	Quota of e-Gift Voucher and instant discount
1	1 Sep 2023	3,500
2	8 Sep 2023	3,000
3	15 Sep 2023	3,000
4	22 Sep 2023	3,000

The e-Gift Voucher shall be credited to the customer’s merchant eShop account directly once the promo code is entered and eligible transaction is completed successfully. The e-Gift Voucher can only be used on the next purchase and is valid until 31 October 2023. To use the e-Gift Voucher, the customer is required to settle the payment with an Eligible Credit Card and/or BoC Pay at the Merchant’s channel, and select the relevant e-Gift Voucher before checkout to enjoy the HK\$60 instant discount. Only one e-Gift Voucher is accepted per transaction. Unless otherwise specified, the e-Gift Voucher cannot be used in conjunction with other promotions. Use of the e-Gift Voucher is subject to the

terms and conditions stipulated by the Merchant. Please visit the Merchant's channel for details.

7. Primary Cardholder and additional Cardholders under the same Eligible Credit Card account shall for all purposes of this Promotion be treated as separate Cardholders. During the Promotion Period, each of HKTVmall account can entitle the e-Gift Voucher and instant discount once respectively.
8. The e-Gift Voucher cannot be cancelled, transferred or exchanged for cash, other vouchers in other denominations (including physical vouchers and e-Gift Voucher), or other products or services.
9. 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).
10. The customer is required to return the e-Gift Voucher for any cancelled or reversed transaction or return of goods. The e-Gift Voucher will be also deducted from the customer's merchant account as appropriate.
11. Customers are responsible for all expenses related to this Promotion, including but not limited to transportation, tax and insurance.
12. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
13. Bank of China (Hong Kong) Limited ("BOCHK") and/or BOC Credit Card (International) Limited (the "Company") will determine the eligibility of each transaction by matching the cardholder transaction records held by BOCHK or the Company and the relevant data provided. If the information from the cardholder differs from those of the Card Company records, the latter shall be final and conclusive.
14. 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.
15. BOCHK and/or the Company are not the service providers of the Merchant's products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Merchant should be directed to the 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 Merchant. The Merchant is solely responsible for all obligations and liabilities.
16. All images and details are for reference only.
17. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
18. iPhone or iPad users may download the BoC Pay Mobile Application via the Apple Store. Android users may download the BoC Pay Mobile Application via Google Play, Huawei AppGallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above).
19. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms and conditions. The Company and the Merchant is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaints about the Mobile Payment Applications, please directly contact the service providers. The Company and the Merchant give 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.

20. The Company and the Merchant have 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 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 and the Merchant do not or do 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 and the Merchant 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.
21. 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](http://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](http://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 the UnionPay App, please visit [www.unionpayintl.com/en](http://www.unionpayintl.com/en) and go to "Mobile Payment" in the "Products & Services" section.
22. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
23. 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.
24. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
25. No person other than the customer, BOCHK and/or the Company and the Merchant 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.
26. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Promotion or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
27. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

#### **Terms and Conditions Summary of "10X Amazing Rewards":**

1. The promotion and registration period of "10X Amazing Rewards" is from 1 July to 31 December 2023 (both dates inclusive). The BOC Credit Card "10X Amazing Rewards – Up to 10X Gift Points" (the "Promotion") is only applicable to cardholders of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (unless otherwise specified) (the "Eligible Credit Cards"), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the Mainland and Macau. **This Promotion is not applicable to BOC Chill Cards.** Limited quotas and Terms and Conditions apply, please refer to [www.bochk.com/s/a/ms2023\\_10xe](http://www.bochk.com/s/a/ms2023_10xe) for program details and registration.

BoC Pay SVF License Number SVFB072

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