


## General Terms and Conditions of “Kai Tak Mall Spending Promotion”

1. Kai Tak Mall Spending Promotion” (the “Promotion”) runs from 1 July to 31 August 2025 (the “Promotion Period”, both dates inclusive and based on the transaction date).
2. Unless otherwise specified, this promotion is applicable to the physical cards of BOC Credit Cards, BOC Dual Currency Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo (the “Eligible Credit Card”), or transaction made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay of these physical cards (if applicable) (“Eligible Mobile Payment”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards, BOC Purchasing Cards and Intown Cards.
3. This Promotion is only applicable to the designated malls of Kai Tak Sports Park Limited (the “Partner”): including Kai Tak Mall, Kai Tak Arena and Health and Wellness Centre (the “Participating Malls”).
4. Unless otherwise specified, this Promotion is only applicable to the promotion operated by the Partner and BOC Credit Card (International) Limited (the “Company”) and to payments settled at designated merchants in Participating Malls (“Eligible Merchants”) during the Promotion Period.
5. Unless otherwise specified, this promotion cannot be used in conjunction with any other promotional offers.
6. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Promotion. Only posted transactions with valid sales slip(s)/record(s) are eligible for the Promotion.
7. Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company gives no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and does not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company does not accept any liability arising in conjunction with extra promotion offers or discounts provided by the Participating Mall. Please contact the Partner’s staff for further details and terms and conditions.
8. BOCHK and/or the Company and/or the Partner 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.
9. The promotion is subject to their respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the Partner and/or merchants and/or BOCHK and/or the staff of the Company.
10. All information and images are for reference only.
11. These terms and conditions of the Promotion are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. No person other than the customers, the Partner, 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.
13. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
14. Mobile Payment Applications are the third parties’ Mobile Applications. Mobile Payment Applications are subject to such service providers’ terms 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, please 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.
15. 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. 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. Not 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.
16. Apple Pay is a trademark 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 BOC Dual Currency Credit 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 BOC Dual Currency Credit 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.

17. 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 of “Earn up to HK\$990 Rewards at Kai Tak Mall”:**

18. Customer must register as member of Friends of KTSP via ‘KAI TAK SPORTS PARK’ Mobile App (the “Member”). Each customer can register as a Member once only. Each Member must spend with the same Eligible Credit Card/ Eligible Mobile Payment to participate in the Program (“Eligible Customer”). Member need to be bounded by terms and conditions of the Friends of KTSP Membership Program.
19. The Eligible Customer should present their physical card of Eligible Credit Card and/or its Eligible Mobile Payment (including cardface and transaction record)(if applicable) bearing the same card number as imprinted on the payment slips, together with eligible machine-printed original receipt(s) and the credit card / electronic payment slip(s) on the date of the transaction(s) (“Eligible Receipts”) at the Concierge, Level G, Kai Tak Mall 2 to redeem below rewards (“Rewards”) after verification by staff of the Concierge. Expired receipts and receipts that are out of the Promotion Period are not accepted. Redemption details are as follows:

| Rewards | Same-day Cumulative Spending<br>(2-4 set different Eligible Receipts) | Rewards                        |                                    |
|---------|---|--------------------------------|------------------------------------|
|         |   | Kai Tak Mall e-Cash Coupon(s)* | Kai Tak Mall e-Shopping Coupon(s)* |
| 1       | HK\$1,800-HK\$2,999.9   | HK\$50 x 1                     | HK\$30 x 1                         |
| 2       | HK\$3,000-HK\$14,999.9  | HK\$100 x 1                    | HK\$50 x 1                         |
| 3       | HK\$15,000 or above   | HK\$100 x 6                    | HK\$80 x 2                         |

\* Kai Tak Mall e-Cash Coupon(s) and Kai Tak Mall e-Shopping Coupon(s) are only applicable to designated merchants in Participating Malls. There will not be any prior notice if there are changes to the merchant list. For the details of the merchant list, please refer to the latest news on [www.kaitakSPORTSPARK.com.hk](http://www.kaitakSPORTSPARK.com.hk). All e-Coupons must be used on or before 30 Nov 2025. All e-Coupon(s) will not be re-issued and expired e-Coupon(s) will not be accepted. e-Cash Couopn(s) can be used as cash at designated merchants in the Participating Malls. Any outstanding balance cannot be settled with a gift card/ voucher/ coupon; e-Shopping Coupon(s) can be used upon designated spending amount at designated merchants in the Participating Malls. A maximum of one coupon can be used per transaction. Please refer to the e-Coupons page for details and terms & conditions.

20. Eligible Customers using an Eligible Credit Card or Eligible Mobile Payment can earn a total of HK\$80 in rewards upon same-day cumulative spending of HK\$1,800 - HK\$2,999.9; earn a total of HK\$150 in rewards upon spending of HK\$3,000 - HK\$14,999.9; earn a total of HK\$760 in rewards upon spending of HK\$15,000 or above. Eligible customers can redeem each reward tier once per day, and earn up to a total of HK\$990 Rewards.
21. Rewards are available on a first-come-first-served basis subject to daily quotas, while stocks last. Rewards can only be claimed on the day of the spending, opening hours for redemption is from 10 a.m. to 10 p.m. Late redemption will not be accepted. Redemption time is subject to change without notice. Receipts that are out of the Promotion Period are not accepted. The daily quota is calculated independently and cannot be merged or accumulated. There will not be any prior notice if the quotas are full. The quotas are calculated based on the computer record of the Company and/or the Partner and/or the Concierge. Customers are suggested to check the redemption status at the Concierge. The customer redeeming the Reward(s) must be the person making the transactions. Partner reserves the right to ask for identity proof for the sole purpose of verification. The Partner may not process the redemption if the customer refuses to provide the above relevant information.
22. Redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. The customer’s payment slips issued by Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorisation code and customer’s signature (if applicable). Credit card statements and photocopies of payment slips / merchant machine-printed invoices are not accepted. The merchant machine-printed invoices must clearly state the merchant name, transaction date, spending amount and purchase items. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Card and/or the Eligible Mobile Payment (including cardface and transaction record) (for any reasons) on the transaction day, or if the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated or not clearly showing the relevant information are not accepted. All Eligible Receipts for the same redemption must be settled with the same Eligible Credit Card of the same Friends of KTSP member. Transactions from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with the same or different credit card(s) to participate in the program. Receipts splitting is not acceptable. Multiple redemptions by using different Friends of KTSP memberships of the same customer at the Participating Mall will not be accepted. Spending with different principal credit card and supplementary credit card will be counted separately.

23. Same-day cumulative spending amount is based on a minimum of 2 and a maximum of 4 set of Eligible Receipts, which must be issued by at least 2 different merchants. Spending on different transaction days cannot be merged. Each eligible receipt should contain a minimum spending of HK\$50, excluding spending by Kai Tak Mall and/or merchant's physical cash coupon/ physical voucher / electronic cash coupon / electronic voucher. Spending amount is counted by individual Eligible Credit Card and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon/ gift certificate / Gift Card / cash coupon).
24. For instalment payments, the spending amount will be calculated based on the amount on merchant machine-printed invoice and payment slip. Deposit payment is not applicable to this promotion. For transactions that must involve both deposit and balance payment, customers can only use the spending amount of the balance payment but not the total transaction amount for Reward registration on that transaction day.
25. All Eligible transaction must be registered according to the terms and conditions of the Friends of KTSP membership program to be calculated as Eligible Spending Amount. "Eligible Transaction" means a transaction paid by an Eligible BOC Credit Card and/or Eligible Mobile Payment between an eligible customer and an eligible merchant but excludes: (1). Any single spending below HK\$50; (2). Any spending by cash; (3). Any payments using Kai Tak Mall physical or electronic gift coupons/ shopping coupons; (4). Any payments using physical or electronic cash coupons/ shopping coupons, gift cards/vouchers/coupons, stored value cards or pre-paid cards of merchants within the Venue; (5). Purchase of any kinds of membership(s); (6). Any purchase of pre-paid items, cash coupons/shopping coupons, gift cards/vouchers/coupons, stored value cards or prepaid cards; (7). Any purchase of show/event/concert/exhibition tickets and other ticketing services and any payments of venue or facility booking; (8). Any payments of medical and dental/clinic services; (9). Adding value to Octopus cards, stored value cards or pre-paid cards; (10). Currency exchange; (11). Any transactions on KTSP ESHOP, Food Ordering via the KTSP Website, KTSP Mobile App or any online platform of any merchants within the Venue; (12). Charity donations; (13). Tips towards any spending or purchases; (14). Any bill payment (including but not limited to payment of telecommunication or utility bills); (15). Any bank transactions; insurance transactions and securities & investment transactions; (16). Any spending at travel agencies and property agencies; (17). Any activity, program or course provided or hosted by Friends of KTSP or external third parties; (18). Any spending of parking or purchase of parking card; (19). Any spending in exhibition venues and booths and temporary pop up stores; (20). EPS cash withdrawal receipts, credit card withdrawal receipts and receipt copies; or (21). Any spending at specific merchants as stated in KTSP Membership Programme Terms and Conditions (which may be updated from time to time without prior notice); or and (22) any transaction which the partner and/or the participating mall and/or BOCHK and/or the Company classifies as ineligible transaction.
26. During the Promotion Period, Eligible Customers must provide eligible machine-printed original receipts issued by Eligible Merchants on the date of Eligible Transaction to redeem the Rewards. The Partner does not accept any photocopies or receipts with amendment or handwritten receipts, and reserves the right not to accept any receipts that suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation.
27. Rewards can only be redeemed on eligible transaction date. Each Eligible Customer (based on Friends of KTSP membership number) is entitled to redeem each reward tier once only on the same day. Each set of Eligible Receipt can only be used for redemption of the Rewards once. The same customer can redeem the reward once only for same-day spending at the same merchant.
28. Merchant Staff at the Participating Mall are not eligible to participate in this Program. Merchant Staff at the Participating Mall cannot redeem the Reward(s) on behalf of the customers under any circumstance. The customer must redeem in person and redemption by third party is not accepted.
29. If the Eligible Transaction relating to the Eligible Receipts used in redeeming any Spending Rewards is subsequently cancelled or reversed for whatever reasons, resulting in the total spending amount falling under the required amount to redeem the Spending Rewards, the Partner has the right to request the Eligible Customers to pay to the Concierge a reasonable amount for the redeemed Spending Rewards as determined by the Partner. Until the Eligible Customers have paid the amount to the Partner, the relevant merchants shall have the right not to issue any refund to the Eligible Customers. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant merchant(s).
30. Reward cannot be cancelled, altered, transferred, refunded, or redeemed for cash or other gifts, and no change will be provided under any circumstance once they have been issued. They will not be re-issued in case of loss or damage. Merchants shall be fully responsible for all enquiries, claims and complaints whatsoever by customers regarding the validity or use of the e-Coupon/e-Shopping Coupon. Offers are subject to relevant terms and conditions of the merchant, please check with the merchants for details. The Company is not the providers of the goods of the merchant, and shall not be liable for any loss or damage (includes but not limited to direct or redirect during the Reward(s) usage. The Company and/or the Participating Mall reserve the right to collect or cancel the Rewards used for resale.
31. Unless otherwise specified, Reward(s) will be delivered electronically via "My Wallet" of the 'KAI TAK SPORTS PARK' Mobile App on the day of redemption. Customer must download 'KAI TAK SPORTS PARK' Mobile App and register as Friends of KTSP member to open and use the e-Cash Coupon(s) and e-Shopping Coupon(s), the Partner and the Company shall not be responsible for non-delivery of the e-Cash Coupon(s) and e-Shopping Coupon(s) arising from wrong information of the customers. Relevant e-Cash Coupon(s) and e-Shopping Coupon(s) will not be re-issued. Internet access and a smartphone (iOS or Android) with the App of the Participating Mall installed are required to access the e-Cash Coupon(s) and e-Shopping Coupon(s). Relevant e-Cash Coupon(s) and e-Shopping Coupon(s) are valid only with the validation of the Partner. Kai Tak e-Coupon(s) and Kai Tak e-Shopping Coupon(s) must be used on or before 30 November 2025 at the designated merchants in the Participating Mall and will be invalid if expired. Usage of the e-Cash Coupon(s) and e-Shopping Coupon(s) is subject to the terms and conditions, please refer to relevant terms and conditions of the e-Cash Coupon(s) and e-Shopping Coupon(s).
32. Any photocopied, amended, handwritten or reprinted invoices / payment slips and / receipts or credit card statement are not accepted. The Partner / Participating Mall reserve the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forged, or unsettled transactions and any other

transactions as designated by the Company are not eligible for Reward redemption. Transaction date and time of the Company's record shall prevail.

33. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App, BoC Pay+ and other designated payment means / e-Wallet as decided by the Company, and split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) to participate in this Program. Multiple redemptions by the same customer with different Friends of KTSP member accounts will not be accepted.
34. Eligible customer is required to present he/her's Friends of KTSP e-member card and Eligible Credit Card for identification. The Participating Mall's staff reserves the right to record the Eligible Customers' Friends of KTSP membership number, the first 6 and last 4 digits of the Eligible Credit Card and/or the last 4 digits of the Eligible Mobile Payment (if applicable) and the set of Eligible Receipts, including the transaction amount printed on the receipts etc.; to copy the invoice(s) and corresponding payment slip(s) for internal reference only. By providing the above information to the Partner and / or the Participating Mall for Reward registration and redemption, Eligible Customer is deemed to have understood the purpose of such collection of personal data and have agreed on the collection of related data. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. The Company does not accept any liability arising in conjunction with the personal information collected.
35. Partner reserve the right to make any markings on each set of the Eligible Receipts during Reward registration and redemption. Eligible Receipts marked by Partner cannot be used again for this promotion. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices. Any spending balance that exceeds the spending requirements will not be eligible for other rewards.
36. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for redemption and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail. For any cancelled / refunded transactions, the Partner and/or the Company have the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant "Friends of KTSP" membership account directly without prior notice.
37. Eligible Customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Participating Mall and/or the Partner may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.
38. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / the Partner / Participating Mall have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
39. The status of the Eligible Customer's credit card accounts must be valid, normal and in good credit by the time of Rewards received in order to be eligible for this promotion. In the event of violation of the Card User Agreement Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK/ the Company/ the Partner has the right of forfeiture of a customer's eligibility of Rewards redemption without prior notice.

**Terms and Conditions of "Shopping/Dining offers at selected merchants":**

40. During the Promotion Period, members can enjoy shopping and dining privileges (the "Privilege") at selected merchants at the Participating Malls by spending with Eligible Credit Card (including Eligible Mobile Payment) and / or physical BOC Credit Card bearing the logo issued in the mainland. For details, please refer to <https://qr.kaitaksportspark.com.hk/u/DbE8wKQP>. Subject to the relevant terms and conditions of Designated Selected Merchants.
41. The privileges carry no cash value and cannot be exchanged for cash, and cannot be transferred or exchanged for cash, other products, services or discounts or used in conjunction with other promotional programs, offers, discounts, vouchers or VIP privileges (unless otherwise specified).
42. The privileges or gifts are only available while stocks last. Designated Selected Merchants reserve the right to change the privileges or gifts with the same value. Eligible Cardholders please check with Designated Selected Merchants for details.

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