

## **Terms and Conditions of “Enjoy HK\$60 Cash Rebate on the Meituan/ Dianping App”**

1. “Enjoy HK\$60 Cash Rebate on the Meituan/ Dianping App” (the “Promotion”) is valid from 17 August to 16 October 2024 (both dates inclusive and based on the transaction date, the “Promotion Period”). The Promotion will be divided into two phases. The first phase promotion period is from August 17 to September 16, 2024, and the second phase promotion period is from September 17 to October 16, 2024.
2. Unless otherwise specified, the Promotion is only applicable to the physical cards of BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the logo, or transactions made by Apple Pay and UnionPay App with BOC UnionPay Dual Currency physical cards (if applicable) (the “Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”).
3. During the Promotion Period, customers who make a single net transaction of HK\$30 or above (the “Eligible Transaction”) on Meituan and/or Dianping mobile apps (the “Merchant”) with eligible credit cards can enjoy HK\$10 cash rebate.
4. This Promotion has a maximum cap on the cash rebate for each phase and in the entire Promotion Period. Each customer who successfully completes an Eligible Transaction (calculated based on identity document number) can enjoy a maximum of HK\$10 cash rebate three times in each phase during the Promotion Period, with a maximum cap of HK\$30 cash rebate; customer can enjoy HK\$10 cash rebate six times during the entire Promotion Period, up to a total of HK\$60 cash rebate.
5. Ineligible transaction includes but not limited to transactions made by Apple Pay, Google Pay, Samsung Pay, Huawei Pay with BOC Visa and BOC Mastercard Credit Card, AlipayHK, WeChat Pay HK, Alipay, WeChat Pay and/or other designated payment means/eWallets as decided by BOC Credit Card (International) Limited (the “Company”). Any fraudulent, unauthorised, unposted, without sales slips/electronic payment slips, cancelled or refunded transactions will not be deemed as Eligible Transactions, and will not qualify for the Promotion. Calculated based on the computer record of the Company.
6. Only the actual transaction amount in Hong Kong currency will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon). For customer spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated

as HK\$1.

7. Eligible Merchants and Eligible Transactions shall be classified according to the merchant codes or transaction types as defined by VISA Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, UnionPay International or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The classification of Eligible Merchants, Eligible Transactions, merchant codes or transaction types are also determined at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the cash rebate before customers conduct the transactions.
8. Bank of China (Hong Kong) Limited ("BOCHK") and the Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided.
9. Transactions made with a supplementary card will be combined with those from the main card to be calculated towards the cash rebate. A customer who holds more than one Eligible Credit Card account, cash rebate will be automatically credited to the first successful Eligible Transaction main credit card account. Cash rebate will not be awarded to transactions generated by an ineligible credit card.
10. During the Promotion Period, if the credit card account has been converted, upgraded or is not applicable for cash rebate credit, the cash rebate will be credited to the new card account, or to the card account with the most recent spending.
11. The Company will verify the transaction record to confirm the Cash Rebate entitlement of each cardholder. After verification, the cash rebate will be credited to the Eligible Credit Card account on or before the specified date below.

Please see the table below for detailed cash rebate arrangements.

Promotion Period ( both dates inclusive )	Posting date of Eligible Transaction	Date of awarding cash rebate	Monthly statement showing the record of cash rebate
Phase 1 17 August – 16 September 2024	On or before 23 September, 2024	On or before 31 January, 2025	January or February, 2025
Phase 2 17 September – 16 October 2024	On or before 23 October, 2024		

Eligible customers must check the monthly statements. The Company will not be responsible for notification. The Promotion is only applicable to transactions with sales slips/electronic payment slips/invoices. Customers must retain all documents related to the transactions for reference. In case of dispute, the Company reserves the right to request a customer to provide the original payment sales slip(s) and/or further documentation or evidence for verification. All transaction slip(s) and/or further documentation submitted to the Company will not be returned

12. Customer whose Eligible Credit Card accounts and Mobile Payment accounts binding status (if applicable) are valid and in good standing during the entire Promotion Period and at the time the cash rebate is being awarded will be eligible for the Promotion. In the event of violation of the Card User Agreement, termination of the relevant account(s), outstanding balance to repay, the card account being in default or forfeiture of the cash rebate during the Promotion or at the time the cash rebate is being awarded, the cash rebate will be cancelled automatically. For the enquiries of the cash rebate awarded, please contact the BOC Credit Card 24-hour Promotion Hotline on (852) 2108 3288.
13. The cash rebate can neither be exchanged for cash or other gifts, refunded or transferred, and is not saleable. The cash rebate is only applicable to spending after crediting of the relevant cash rebate, and cannot be used to exchange for cash, or to offset any cash advance, financial charge or outstanding balance incurred before the cash rebate was awarded.
14. Should a transaction be cancelled after the cash rebate has been awarded, or should there be any illegal or fraudulent act committed by a cardholder, BOCHK and/or the Company shall cancel the eligibility of the cardholder for the cash rebate, and shall debit the awarded cash rebate from the cardholder's credit card account without prior notice. BOCHK and/or the Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.
15. No person other than the cardholders, 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.
16. All images and information are for reference only.
17. 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 shall not be responsible for the quality of the goods or the services, or any additional promotional offers / discounts provided by the merchant.

18. BOCHK and/or the Company reserve the right to change, suspend or terminate the Promotion or to amend its terms and conditions at their sole discretion. All matters and disputes are subject to the final decision of BOCHK and/or the Company.
19. Mobile Payment Applications are the third parties' Mobile Applications. Third parties' Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the third parties' Mobile Payment Applications. If customers have any enquiries or complaint about the third parties' Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee on the third parties' 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. BOCHK and/or the Company 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 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. BOCHK and/or the Company do not nor do not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall BOCHK and/or 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.
21. 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

22. 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.

23. These terms and conditions of the Promotion are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

24. 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!