

Terms and Conditions of BOC UnionPay Dual Currency Card “Enjoy Up to ¥100 Discount on Pinduoduo”:

1. The BOC UnionPay Dual Currency Card “Enjoy Up to ¥100 Discount on Pinduoduo” (the “Promotion”) is only applicable to cardholders of BOC UnionPay Dual Currency Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Cards”), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
2. The Promotion runs from 20 June to 31 October 2025 (both dates inclusive and based on the transaction date, Beijing time) (the “Promotion Period”).
3. During the Promotion Period, customer who make a single net transaction of the following designated spending amount (the “Eligible Transaction”) on the Pinduoduo App (the “Platform”) with an eligible credit card can enjoy the below offers (the “Offer”).
 - i. Offer 1: Enjoy ¥3 instant discount upon single net spending of ¥50
 - ii. Offer 2: Enjoy ¥10 instant discount upon single net spending of ¥100
4. Each eligible credit card is eligible for the Offer up to 10 times for a maximum of RMB100 discount throughout the Promotion Period, counted collectively across Offer 1 & Offer 2. Only one discount tier applicable per transaction (no stacking), automatically selected based on the order value. Discounts cannot be combined.
5. The total quota of the Offer is 270,000 during the promotion period. The quota of Offer 1 is 140,000 and the quota of Offer 2 is 130,000. The quotas are available on a first-come-first-served basis, while stocks last. Cut-off time is based on actual payment completion time recorded by UnionPay International Co., Ltd (the “UnionPay International”)’s system (Beijing Time).
6. To enjoy the Offer, the customer should select products and proceed to checkout on the Pinduoduo App, choose “Pinduoduopay/UnionPay QuickPass/Apple Pay” on the checkout page and complete the online payment using an eligible credit card. Instant discount of the Offer will be deducted automatically by the system when the eligibility conditions are met.
7. Failed transactions (due to insufficient credit limit, transfer restrictions, card status issues, network errors etc.) will automatically release discount quotas without compensation.
8. For refunds/ partial refunds, only the actual paid amount will be refunded (discount amount excluded, in proportion) and the redemption count of the Offer will remain deducted.
9. UnionPay International/ Pinduoduo reserve the right to cancel discounts and reclaim benefits if fraudulent activities (e.g. high-frequency transactions) are detected.
10. UnionPay International only provides payment discounts. Products are provided by merchants on the Pinduoduo platform. Issues regarding product quality and after-sales services, please contact merchants of Pinduoduo platform or Pinduoduo platform online customer service for assistance (Pinduoduo Customer Service Official Hotline: 86-21-53395288). For system errors affecting discounts, please provide transaction proof within 7 business days for verification, please contact UnionPay Customer Service Hotline: 95516 (located in Chinese Mainland) or refer to <http://www.unionpayintl.com/en/serviceCenter/hotline/> (located outside Chinese Mainland).
11. Under no circumstances will BOC Credit Card (International) Limited (the “Company”) be liable for any losses, liabilities and compensations caused to customers arising from the inability of identification by the merchant platform, or in connection with any operational failure, error, omission or system failure.
12. The Credit Card accounts of the Eligible Customer must be normal, valid and in good standing during the Promotion Period in order to be eligible for the Offers under this Promotion.

13. The Company, UnionPay International and the Platform shall bear no liability if users cannot perform a successful redemption of relevant rewards and/or if the relevant rewards are lost due to any circumstances.
14. The Offers cannot be redeemed for cash, exchanged for other products, returned or transferred.
15. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour during the use of any Offers, the Company and UnionPay International will forfeit such user's eligibility and the entitlement of Offers forthwith and without notice. The Company and UnionPay International reserve the right to cancel such transaction and to take legal action against the relevant user.
16. The Platform's website and the Platform's mobile application are a third-party website and third-party mobile application, respectively. Use of the Platform's website and mobile application is subject to such service providers' terms and conditions. Bank of China (Hong Kong) Limited (the "BOCHK") and/or the Company are not the service provider of the Platform's website and mobile application. If customers have any enquiries or complaints relating to the Platform's website and mobile application, that can directly contact the Platform. BOCHK and/or the Company give no guarantee to the Platform's website and mobile application, and do not accept any liability arising in conjunction with the use of the Platform's website and mobile application, or the services provided.
17. 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 be 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 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 disclaimers and privacy policies that may be contained in the third parties' Mobile Applications.
18. 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.
19. BOCHK and/or the Company are not the providers of the products and / or the service. BOCHK and/or the Company accept no liability for the products and/or services. Any enquires, opinions, claims, complaints or disputes regarding the products and/or services should be directed to the merchant and /or relevant service provider on the Platform. BOCHK and/or the Company accept no liability for and shall not be responsible for the products and/or services quality and/or any other matters relating to the products and/or services provided by the merchant or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. The merchant and/or the service provider of the products and/or services are solely responsible for all obligations and liabilities relating to product and/or service.
20. These terms and conditions of the Program 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 Platform, UnionPay International, 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.

22. The Company, UnionPay International and the Platform will carry out this Promotion in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Promotion is stopped by a government agency's orders or must be suspended due to server network attack, system failure or any circumstances beyond The Company's, UnionPay International's and/or the Platform's control, such event shall be regarded as a force majeure event, and UnionPay International and the Company will not be held liable for any damage, loss or dispute therein.
23. The Company, UnionPay International and the Platform reserve the right to change, suspend or terminate this Promotion or its terms and conditions at their sole discretion, and reserve the right of final decision of all the matters and disputes.
24. All information and images are for reference only.
25. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

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