Terms and Conditions of PARKnSHOP Promotion (the "Promotion"):

- 1. PARKnSHOP Promotion ("The Promotion") is valid from 5 January to 29 February 2024 (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 only 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 (unless otherwise specified) (the "Eligible Credit Card"), but excluding Private Label Cards, Intown Cards, USD Credit Cards and BOC Credit Cards issued in the Mainland or Macau; 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 ("BoC Pay"). The Promotion is not applicable to payments settled by BoC Pay bound to a Smart Account and/or Payment Account and/or Consumption Voucher Account
- 3. 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 BOC Credit Card (International) Limited (the "Company") will not be accepted (the "Eligible Spending").
- 4. Unless otherwise specified, every Friday, Saturday and Sunday during the Promotion Period, a customer who settles payment with an Eligible BOC Credit Card or BoC Pay at the Merchants (Refer to below Clause 5) can enjoy the following offers (the "Offers"):
 - i. Offer 1: Upon an eligible single net transaction of HK\$500 or above at any PARKnSHOP store in Hong Kong, the customer is entitled to get a HK\$40 PARKnSHOP Cash Voucher by paying with an Eligible Credit Card or BoC Pay (the "Cash Voucher") (the "Offer 1"); and
 - ii. Offer 2: The customer is entitled to get a HK\$80 PNS eShop eVoucher (the "eVoucher") upon eligible single net transaction of HK\$1,000 or above with an Eligible Credit Card at the PNS eShop (www.pns.hk) and PNS eShop App (the "PNS eShop") (the "Offer 2")
- 5. Merchants refer to (the "Merchant"):
 - Offer 1: Only applicable at outlets of PARKnSHOP, TASTE, FUSION, TASTE X
 FRESH (applicable for TASTE checkout counter only), INTERNATIONAL, food le
 parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food
 Store in Hong Kong
 - ii. Offer 2: Only applicable to the PNS eShop (www.pns.hk) and the PNS eShop App.
- 6. The Offers are applicable to any single net transaction on a single sales slip; split sales transactions are not eligible for the Promotion. The following types of transactions are not Eligible Transactions for the purpose of this Promotion in PARKnSHOP stores: purchase of gift coupons/ eVouchers, stage 1 infant milk formula, tobacco, Chinese New Year cake coupons, phone cards / prepaid phone cards / gift cards, food coupons, PARKnSHOP Food Cards,

consignment counter transactions, bill payments, any value-added services, any redemption promotion and eStamp redemption, bulk / case purchases with single transaction over HK\$50,000 or 50 cases, plastic shopping bag charges, delivery service charges, 3 Shop products & services, phone / fax orders, purchases made at www.greatfoodhall.com, 'Click & Collect' service, transactions made via e-wallets (except BoC Pay), transactions made at FRESH checkout counter in TASTE X FRESH, or transactions made at any outlets outside Hong Kong, or all unposted / cancelled / refunded transactions and transactions made via e-wallets (except BoC Pay). The following types of transactions are not Eligible Transactions for the purpose of this Promotion in the PNS eShop: eVouchers/eCoupons, festival fruit hampers & gift hampers, WATSONS Water H&A dispensers, phone cards/prepaid phone cards, stage 1 infant milk formula, cookware and home appliances, essence of chicken, abalone, "Click & Collect' service, delivery charges, supplier direct delivery products and any other redemption products, and the BOC UnionPay Dual Currency Cards is not applicable at PNS eShop.

- 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, and are entitled to enjoy Offer 1 and 2 separately. Each Cardholder can only enjoy Offer 1 and Offer 2 once per day.
- 8. During the Promotion Period, the total quotas of Offer 1 and 2 is 52,000, and the Offers are available on a first-come-first-served basis while stocks last.
- 9. The Cash Voucher of Offer 1 shall be distributed by the Participating Merchants at the time of payment. The Cash Voucher is valid until 31 March 2024, and can only be used in the next purchase and payment must be settled with an Eligible Credit Card and/or BoC Pay while using the Cash Voucher at physical outlets of Participating Merchants. Only one Cash Voucher is accepted per transaction. Unless otherwise specified, the Cash Voucher cannot be used in conjunction with other promotions. Use of the Cash Voucher is subject to the terms and conditions stipulated by the Participating Merchants. Please refer to the back of the Cash Voucher for details.
- 10. The Cash Voucher of Offer 1 will not be re-issued in case of loss or damage.
- 11. The eVoucher of Offer 2 shall be credited to the customer's PNS eShop account directly in 10 days after delivery of order. The eVoucher is valid until 31 March 2024 and can only be used in the next purchase. Customer is required to settle the payment with an Eligible Credit Card while using the eVoucher at the PNS eShop, and only one eVoucher is accepted per transaction. The eVoucher is not applicable to the services of Click & Collect. Unless otherwise specified, the eVoucher cannot be used in conjunction with other promotions. Use of the eVoucher is subject to the terms and conditions stipulated by the Participating Merchants. Please visit the PNS eShop (www.pns.hk) for details.
- 12. The Cash Voucher and/or the eVoucher cannot be cancelled or transferred or exchanged for cash, other PARKnSHOP vouchers in other denominations (including physical vouchers and eShop eVoucher), or other products or services, and the eVoucher is not transferable.

- 13. The customer is required to return the Cash Voucher for any cancelled or reversed transaction. The eVoucher will also be deducted from the customer's PNS eShop accounts as appropriate.
- 14. All transactions made at the Merchant by a cardholder during the Promotion Period are not counted as eligible transactions of the "Spending Rewards for Selected Customers (January to February 2024)" Promotion. The "Spending Rewards for Selected Customers (January to February 2024)" Promotion is only applicable to selected cardholders who receive the related promotional SMS / eDM, please refer to the related promotional eDM for offer details, the terms and conditions.
- 15. Customers are responsible for all expenses related to this Promotion, including but not limited to transportation, tax and insurance.
- 16. 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.
- 17. Bank of China (Hong Kong) Limited ("BOCHK") and/or 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.
- 18. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction 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 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.
- 19. 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 respective service providers. 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.
- 20. All images and details are for reference only.
- 21. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
- 22. 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).
- 23. 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 are not the service providers 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 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.
- 24. 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 and do not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. The Company and the Merchant shall not 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.
- 25. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
- 26. 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.
- 27. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 28. 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.
- 29. 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.
- 30. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay SVF License Number: SVFB072

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