



## General Terms and Conditions of BOC Credit Card “Up to 15% Cash Rebate at SOGO”:

1. “Up to 15% Cash Rebate at SOGO” (the “Program”) consists of shopping privileges of “Cumulative retail spending of HK\$5,000 to earn up to 5% Cash Rebate at SOGO” (the “Up to 5% Cash Rebate Cumulative Spending Offer”), “SOGO Year-Round 5% Cash Rebate Offer” (the “Year-Round Shopping 5% Cash Rebate Offer”) and “BOC SOGO Visa Signature Card 5% Cash Rebate on Mobile Transaction” (the “Year-Round Mobile Transaction 5% Cash Rebate Offer”). The “Up to 5% Cash Rebate Cumulative Spending Offer” is applicable to BOC SOGO Visa Platinum Cards/ BOC SOGO Visa Signature Cards (the “BOC SOGO Visa Card”), other BOC Credit Cards and BOC Co-branded Cards issued in Hong Kong and bearing the  logo (the “Eligible Credit Card”), as well as to BoC Pay, which refers to QR Code payment made with the BoC Pay app. The cardholder must successfully bind the BoC Pay app and settle payment with a BOC Dual Currency Card issued in Hong Kong and bearing the  logo (“BoC Pay”). “Year-Round Shopping 5% Cash Rebate Offer” is applicable to BOC SOGO Visa Cards to purchases of selected merchandise and/or at designated merchants (refer to clauses 30-36). “Year-Round Mobile Transaction 5% Cash Rebate Offer” is applicable to BOC SOGO Visa Signature Cards (refer to clauses 37-49). The Program excludes BOC Credit Cards issued in the mainland and macau, USD Credit Cards, Private Label Cards, and Intown Cards.
2. The Cash Rebate can neither be exchanged for other gift nor refunded, and is non-transferable and not saleable. The Cash Rebate is only applicable to spending after crediting the relevant Cash Rebate, and cannot be used to exchange for cash or offset any cash advance, financial charge or outstanding balance incurred before the Cash Rebate was awarded.
3. Should there be any illegal or fraudulent act committed by a cardholder, Bank of China (Hong Kong) Limited (“BOCHK”) and/or BOC Credit Card (International) Limited (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.
4. Unless otherwise specified, the “Up to 5% Cash Rebate Cumulative Spending Offer” is applicable to the Causeway Bay store (the “Eligible Merchant Physical Store”) and/or the eStore at [www.sogo.com.hk](http://www.sogo.com.hk) (the “Eligible Merchant eStore”) of SOGO Hong Kong Company Limited (the “Merchant”). The “Year-Round Shopping 5% Cash Rebate Offer” and “Year-Round Mobile Transaction 5% Cash Rebate Offer” is only applicable to the Eligible Merchant Physical Store.
5. **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 (March to April 2024)" and "Spending Rewards for Selected Customers (May to June 2024)" Promotion. The "Spending Rewards for Selected Customers (March to April 2024)" and "Spending Rewards for Selected Customers (May to June 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.**
6. No person other than the cardholders, Merchant, 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.
7. 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 accept no liability for the quality of products and services provided by the merchant (including but not limited to the quality of products and supplied amount). The merchant is solely responsible for all obligations and liabilities relating to the products and service.

8. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Program or its terms and conditions.
9. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
10. 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 “Up to 5% Cash Rebate Cumulative Spending Offer”:**

11. The “Up to 5% Cash Rebate Cumulative Spending Offer” runs from 1 April to 30 June 2024 (the “Promotion Period”, both dates inclusive and based on the transaction date).
12. The registration period of the “Up to 5% Cash Rebate Cumulative Spending Offer” runs from 10:00 on 1 April to 23:59 on 30 June 2024 (the “Registration Period”). The Cardholder must enter correct information and register once via the BoC Pay Mobile Application, BOCHK Mobile Application, BOCHK Credit Card Official Account (WeChat ID: BOCHK\_CC) in WeChat or BOCHK Website ([www.bochk.com/s/a/sogoapr2024en](http://www.bochk.com/s/a/sogoapr2024en)) during the Registration Period (the “Registration”). A Registration reference number will be issued upon successful registration. A cardholder who has downloaded BoC Pay and settles payment via BoC Pay at the merchant is eligible to participate in the “Up to 5% Cash Rebate Cumulative Spending Offer”.
13. There is a quota limit on Registration of the “Up to 5% Cash Rebate Cumulative Spending Offer” which is only applicable to the first 26,000 successful registered cardholders. The Registration record and quota are calculated based on the computer record of the Company.
14. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The Registration record issued upon successful Registration is only for reference and cannot be taken as confirmation of eligibility. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
15. The Cardholder who registers during the registration period (a cardholder who spends via BoC Pay need not register) and makes a cumulative retail spending of HK\$5,000 or above (based on the net spending amount) at the Eligible Merchant Physical Store and/or Eligible Merchant eStore during the Promotion Period (the “Eligible Transaction”) can enjoy the following offer:

The BOC SOGO Visa Cardholder is entitled to enjoy a 5% cash rebate while a cardholder with another Eligible Credit Card (excluding BOC SOGO Visa Cards) and/ or BoC Pay is entitled to enjoy a 3% cash rebate. If a BOC SOGO Visa Cardholder makes a spending with another Eligible Credit Card and/ or BoC Pay and the accumulated eligible spending with the BOC SOGO Visa Card is less than HK\$5,000, the cardholder will only be entitled to a 3% cash rebate.

16. The “Up to 5% Cash Rebate Cumulative Spending Offer” has a maximum cap on the Cash Rebate per

cardholder (based on the number of identification proof documents). Each BOC SOGO Visa Cardholder can earn a maximum of HK\$350 Cash Rebate throughout the Promotion Period; other eligible BOC Credit Card and / or BoC Pay cardholder can earn a maximum of HK\$200 Cash Rebate throughout the Promotion Period. The relevant amount of Cash Rebate shall be calculated based on all Eligible Transactions during the Promotion Period. The total awarded cash rebate shall be rounded to the nearest dollar.

17. A cardholder who makes an Eligible Transaction at the Eligible Merchant Physical Store and/or Eligible Merchant eStore with a BOC SOGO Visa Card, either with the physical Eligible Credit Card or by means of mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) and/or BoC Pay will be deemed to have made an Eligible Transaction. E-wallet transactions (including but not limited to Alipay, WeChat Pay and UnionPay App), gift redemption fees, mail orders, phone orders, gift delivery charges, SOGO Gift Certificate purchases, interest-free purchase instalments and all other transactions without point-of-sale terminal printed or electronic sales slips are excluded. Only retail transactions with printed/electronic sales slips showing the net spending amount will be calculated towards eligible spending. Net retail spending does not include the amount deducted by discount and usage of gift certificates/cash vouchers. All Eligible Transactions must be completed during the Promotion Period and posted on or before 8 July 2024.
18. A cardholder who has more than one Eligible Credit Card only has to register once with any one of the Eligible Credit Cards during the Registration Period. Registration and Eligible Transactions made with an additional card will be combined with those from the main card to be calculated towards the Cash Rebate. All Eligible Credit Card accounts under the same number of identification proof document will be automatically combined for the calculation of the entitled Cash Rebate. Cash Rebate will be automatically credited to the first successful registered main credit card account. If a cardholder registered more than once, the Cash Rebate will be posted to the first successful registered credit card account. No Cash Rebate will be awarded to a cardholder who has not registered during the Registration Period or has inputted incorrect information. Cash Rebate will not be awarded to transactions made with an ineligible credit card or for registration using an ineligible credit card.
19. The Cash Rebate will be credited to the designated account on or before 30 September 2024 upon verification of the transaction details:
  - (i) If the customer spends with a SOGO Visa Card and/ or Eligible Credit Card, the cash rebate will be credited to the first registered Eligible Credit Card account and will be posted in the September or October 2024 monthly statement of the cardholder.
  - (ii) If the customer spends with BoC Pay bound with an Eligible Credit Card, the cash rebate will be credited to the respective card account and will be posted in the September or October 2024 monthly statement of the cardholder.
20. In case of dispute, BOCHK and/ or the Company reserve the right to request a cardholder to provide the original transaction sales slip(s) and/or further documentation or evidence for verification. All sales slip(s) and/or further documentation submitted will not be returned.
21. Only cardholders whose Eligible Credit Card accounts and/or BoC pay account 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 Program. In the event of termination of a credit card account, violation of the Card User Agreement Credit Card User Agreement or Credit Card Agreement (“User Agreement”) 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.

22. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Transactions, and will not qualify for the Program and Cash Rebate. Only posted transactions with valid sales slip(s) are eligible for the Program.
23. The above products, services and offers are subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of the Merchant or BOCHK and/or the Company.
24. All images and information are for reference only.
25. Eligible Merchant eStore [www.sogo.com.hk](http://www.sogo.com.hk) and/or Mobile Payment Applications are the third parties' website and/or Mobile Applications. Merchant's website and/or Mobile Payment Applications are subject to such service providers' terms and conditions. BOCHK and/or the Company is not the service provider of the website and/or Mobile Payment Applications. If customers have any enquiries or complaint about the Merchant's website and/or Mobile Payment Applications, please directly contact the Merchant and/or service providers. BOCHK and/or the company gives no guarantee for the Merchant's website and/or Mobile Payment Applications, and does not accept any liability arising in conjunction with the use of the website and/or Mobile Payment Applications or the services provided.
26. BOCHK and/or the Company have not reviewed or verified the information in Merchant's website and/or the third parties' Mobile Applications or any materials, products or 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). BOCHK and/or the Company do not and do not mean to endorse or recommend any information, materials, products or services posted or offered at Merchant's website and/or the third parties' Mobile Applications. Nor 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' website and/or Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' website and/or Mobile Applications.
27. Customers are responsible for the data charges of downloading and/or using the BOCHK Mobile Application, Merchant's website and/or the third parties' website and/or Mobile Applications imposed by their service providers.
28. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. "BoC Pay"). iPhone users may download BoC Pay via the App Store; Android users may download BoC Pay via Google Play, Huawei AppGallery or the BOCHK website. By using the BoC Pay mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay mobile app and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About>Related Terms & Conditions>Terms and Conditions for BoC Pay. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google

Play and the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited.

29. Please download the BOCHK Mobile Application from official application stores or the BOCHK website, and ensure the search wording is correct. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time.

**Terms and Conditions of “Year-Round Shopping 5% Cash Rebate Offer”:**

30. The promotion period of the “Year-Round Shopping 5% Cash Rebate Offer” runs from 1 January to 31 December 2024 (both dates inclusive).
31. To be eligible for the “Year-Round Shopping 5% Cash Rebate Offer”, the customer must settle full payment with a BOC SOGO Visa Card using either a physical card or by means of mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) to purchases of selected merchandise and/or at the Eligible Merchant Physical Store.
32. The “Year-Round Shopping 5% Cash Rebate Offer” is applicable to purchases of selected merchandise and/or at designated merchant(s) at the Eligible Merchant Physical Store. Please refer to the “SOGO Hong Kong 5% Cash Rebate Merchant List” (the “Merchant List”) for details. The Merchant List will be updated on a regular basis, please contact SOGO for more information.
33. The “Year-Round Shopping 5% Cash Rebate Offer” is not applicable to plastic shopping bag charges.
34. Apart from the terms and conditions as listed in this promotional material, offers are subject to specific terms and conditions of the respective merchants. For details, please refer to the individual offer and promotion or check with respective merchants.
35. The Offer is subject to change without prior notice. The Company accepts no responsibility for any such change and will not notify customers separately of any such change.
36. The “Year-Round Shopping 5% Cash Rebate Offer” is subject to terms and conditions. For the details and related terms and conditions, please visit [www.bochk.com/s/a/sogocard\\_e](http://www.bochk.com/s/a/sogocard_e).

**Terms and Conditions of “Year-Round Mobile Transaction 5% Cash Rebate Offer”:**

37. The promotion period of the “Year-Round Mobile Transaction 5% Cash Rebate Offer” runs from 1 January to 31 December 2024 (both dates inclusive).
38. The “Year-Round Mobile Transaction 5% Cash Rebate Offer” is only applicable to BOC SOGO Visa Signature Cards (the “Eligible Credit Card of Mobile Transaction”) issued by the Company in Hong Kong.
39. A cardholder who makes retail purchases with an Eligible Credit Card of Mobile Transaction through mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) within the Promotion Period (the “Eligible Transactions”) is entitled to an extra 5% Cash Rebate (the “Cash Rebate”). Only Eligible Transactions successfully posted to the card account within 7 days from the transaction date will be counted. Eligible Transactions include: retail purchases (net of amount redeemed under ‘Instant Reward’). Online bill payments, online bill payment instalments, Octopus Add-Value, payments by credit card via internet banking or online payment system to designated merchants, for purchase and/or

reload of store-value cards or e-wallets, person-to-person (P2P) fund transfers via mobile device/app/electronic platform, and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.

40. Each cardholder (counted by card account) is entitled to a maximum of HK\$100 Cash Rebate per month during the Promotion Period. Cash Rebate accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month.
41. The Cash Rebate awarded will be rounded to the nearest dollar and credited to the main card account of the Eligible Credit Card in the month following the transaction month.
42. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
43. The Company may at its sole discretion determine the eligibility of spending categories and merchant list from time to time with reference to Visa Worldwide PTE Limited's respective master list.
44. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
45. Only cardholders whose Eligible Credit Card accounts 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 Cash Rebate. In the event of termination of a credit card account, violation of the Credit Card User Agreement and Credit Card Agreement during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.
46. The Company will verify the transaction record to confirm the Cash Rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company's record shall prevail.
47. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable or transferrable.
48. The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Cash Rebate is credited.
49. Apple Pay is a trademark of Apple Inc., registered in U.S. and other countries. For compatible devices and more details about Apple Pay, please refer to [apple.com/hk/apple-pay](https://apple.com/hk/apple-pay). 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 a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to [samsung.com/hk/samsungpay/#samsung-pay](https://samsung.com/hk/samsungpay/#samsung-pay).

**Terms and Conditions of "20X Amazing Rewards":**

50. The promotion and registration period of “20X Amazing Rewards” is from now until 30 June 2024. The 20X Gift Points for spending on Holidays of “Local Spending Reward” include the basic 1X Gift Point from eligible spending (equivalent to 0.4% rebate) and the extra 19X from this promotion (equivalent to 7.6% rebate). 10X Gift Points for spending on Regular Days include the basic 1X Gift Point from eligible spending (equivalent to 0.4% rebate) and the extra 9X from this promotion (equivalent to 3.6% rebate). The customer can only enjoy these offers starting from the month of registration and any calendar months onwards. Limited quotas and other Terms & Conditions apply, please refer to [www.bochk.com/s/a/ms2024\\_20xe](http://www.bochk.com/s/a/ms2024_20xe).

BoC Pay SVF License Number: SVFB072

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