

General Terms and Conditions of “Suning Shopping Privileges”:

1. “Suning Shopping Privileges” consists of “Up to HK\$300 Cash Rebate for Single Transaction” (“Offer 1”), “HK\$100 Cash Rebate for Interest-free Purchase Instalment” (“Offer 2”), “Up to 50% off on selected Items” (“Offer 3”) and “Interest-free Purchase Instalment Programme” (“Offer 4”) (the “Promotion”). The Promotion runs from 1 December 2023 to 29 February 2024 (both dates inclusive, based on transaction date) (the “Promotion Period”).
2. Unless otherwise specified, the Promotion is 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. The Promotion applies to all physical shops of Hongkong Suning.com Co., Limited (the “Merchant”) in Hong Kong (the “Shops”) and online shop (www.hksuning.com) (the “Online Shop”). Offer 2 and Offer 4 are not applicable to the Online Shop.
4. The Promotion cannot be used in conjunction with any promotions of other banks. Awarded Cash Rebate can neither be exchanged for cash nor refunded, and is not exchangeable for other products, transferable or saleable. Cash Rebate is only applicable to retail spending made after the relevant Cash Rebate has been awarded, and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Cash Rebate has been awarded.
5. 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.
6. Bank of China (Hong Kong) Limited (“BOCHK”) and/or BOC Credit Card (International) Limited (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.
7. 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.
8. 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.
9. All images and details are for reference only.
10. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
11. 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).
12. 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 do not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
13. 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 or do 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 and the Merchant 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.

14. Apple Pay, iPhone and Touch ID are trademarks 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. Google Pay is not applicable to BOC Commercial Cards and Dual Currency 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 Dual Currency 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. 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. For more details on the UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in the "Products & Services" section.
15. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
16. 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.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. 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.
19. 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.
20. 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 Offer 1 and Offer 2:

21. "Eligible Transaction of Offer 1" refers to transactions of designated single net retail spending with valid sales records at the Shops or Online Shop of the Merchant by using an Eligible Credit Card and/or BoC Pay (the "Eligible Transaction of Offer 1"). "Eligible Transaction of Offer 2" refers to transactions with new instalment plan applications with valid sales records at the Shops of the Merchant by using an Eligible Credit Card during the Promotion Period (the "Eligible Transaction of Offer 2"). All eligible transactions will be counted based on net spending amount, while the net spending amount shall exclude any amount deducted by discount or usage of Suning gift voucher / cash voucher / gift card amount.
22. To be eligible for Offer 1, a cardholder must successfully register for the Promotion, make a designated single net spending with an Eligible Credit Card and/or BoC Pay at the Shops or Online Shop of the Merchant, and fulfil the requirement of Eligible Transaction of Offer 1 during the Promotion Period, in order to be entitled to the following Cash Rebate:

Upon designated spending amount with Eligible Transaction of Offer 1 (HK\$)	Cash Rebate (HK\$)
\$3,000 - \$5,999.99	\$100
\$6,000 - \$8,999.99	\$200
\$9,000 or above	\$300

To be eligible for Offer 2, a cardholder must successfully register for the Promotion, and make an Eligible Transaction of Offer 2 with spending amount of HK\$3,000 or above, in order to be entitled to a HK\$100 Cash Rebate.

23. There is a maximum cap on the Cash Rebate of Offer 1 and Offer 2 per customer (based on the number of identification proof documents). Each customer can earn a maximum of HK\$400 Cash Rebate in each month, and earn a maximum of HK\$1,200 Cash Rebate throughout the Promotion Period.
24. For Offer 1 and Offer 2, any transactions made with e-wallets (including but not limited to AlipayHK, WeChat Pay and UnionPay App and other designated payment means / e-Wallets as

decided by the Company) and transactions without sales slips/records are treated as ineligible transactions.

25. Registration is required for Offer 1 and Offer 2. The registration period of Offer 1 and Offer 2 runs from 10:00 on 1 December 2023 to 23:59 on 29 February 2024 (the "Registration Period"). A customer who spends with an Eligible Credit Card must enter his/her 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/suning2312en) during the Registration Period (the "Registration"). A Registration reference number will be issued upon successful Registration. The quota for Registration is limited to the first 15,000 successfully registered cardholders. The Registration record and quota are calculated based on the computer record of the Company. Customers who have downloaded BoC Pay and settle payment via BoC Pay at the Merchant during the Promotion Period are eligible to participate in Offer 1, with no registration required. Offer 2 is not applicable to BoC Pay.
26. 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. BOCHK and/or 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.
27. All Eligible Transactions must be completed during the Promotion Period and posted on or before 7 March 2024.
28. Offer 2 is not applicable to Online Shop and BoC Pay.
29. Offer 2 can be used in conjunction with Offer 4, while Offer 1 and Offer 4 are mutually exclusive.
30. 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 (November to December 2023)" and "Spending Rewards for Selected Customers (January to February 2024)" Promotion. The "Spending Rewards for Selected Customers (November to December 2023)" and "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.
31. 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 a supplementary card will be combined with those of 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 successfully registered main credit card account. If a cardholder registers 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 for transactions made with an ineligible credit card or for registration using an ineligible credit card.
32. The Cash Rebate will be credited to the designated account on or before 30 June 2024 upon verification of the transaction details made with an Eligible Credit Card and/or BoC Pay:
 - (i) If the customer spends with an Eligible Credit Card, the Cash Rebate will be credited to the first registered Eligible Credit Card account and will be posted in the June or July 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 June or July 2024 monthly statement of the cardholder.
33. The eligible customer must check the monthly statements and the Company will not be responsible for notification. The customer must retain all original transaction sales slips for reference. In case of dispute, the Company reserves the right to request a customer to provide the original transaction sales slip(s) and/or further documentation or evidence for verification at any time during or after the promotion. All sales slip(s) and/or further documentation submitted to the Company will not be returned.
34. Only customers whose Eligible Credit Card accounts and/or BoC Pay accounts are valid and in good standing, and whose BoC Pay account is bound with an Eligible Credit Card 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 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.

Terms and Conditions of Offer 3:

35. Offer 3 is only applicable to transactions made with an Eligible Credit Card. BoC Pay is not applicable at the Online Shop.
36. Discounted products are available while stocks last. The product prices, visuals and information are for reference only. Product visuals and details may vary and are subject to the actual product being available at the time of purchase and the information provided by the vendors. All product information may be subject to change without prior notice. Please check with shop staff for details.

Terms and Conditions of Offer 4:

37. Offer 4 is only applicable to transactions made with an Eligible Credit Card.
38. Interest-free Purchase Instalment Programme applies only to selected items and card types, subject to a minimum transaction value of over HK\$1,000. To enjoy this programme, the cardholder is required to complete and sign an instalment plan direct debit authorisation form. Please ask the merchant's staff for details.
39. Offer 4 can be used in conjunction with Offer 2, and is mutually exclusive with Offer 1. Offer 4 is not applicable to BoC Pay or at the Online Shop.
40. For the details and the terms and conditions of the Interest-free Purchase Instalment Programme, please refer to the BOCHK website www.bochk.com/s/a/instalment_e.

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

1. 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" included 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 included 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.

Reminder: To borrow or not to borrow? Borrow only if you can repay!
BoC Pay SVF License Number: SVFB072