

Terms and Conditions of “Taobao Oct – Dec 2025 Promotion”

1. “Taobao Oct – Dec 2025 Promotion” (the “Promotion”) consists of, “0% Handling Fee Offer”, “HK\$30 Instant Discount on Instalment Plan”, “Exclusive Promo Codes”, and “Official 15% Off Discount” (the “Offers”).
2. Unless specified, the Promotion runs from 12:00 HKT on 20 Oct 2025 to 23:59 HKT on 31 Dec 2025 (both dates inclusive) (the “Promotion Period”).
3. The Promotion applies to BOC Credit Cards issued in Hong Kong bearing the  logo including all Co-branded Credit Cards (the “Eligible Credit Card”) but excluding BOC Credit Cards issued in Mainland China or Macau, USD Credit Cards, Private Label Cards, Intown Cards and BOC Supplementary Cards.
4. Unless otherwise specified, the Promotion is applicable to a Customer who shops with an Eligible Credit Card at Taobao Marketplace (including the Taobao App and world.taobao.com) (the “Merchant”) via the AlipayHK App (the “Eligible Customer”).
5. The Eligible Customer can enjoy the below offers during the promotion period:

- i. **0% Handling Fee Offer (the “Offer 1”)**

(a) Offer 1 is provided by BOC Credit Card. Eligible Customer can enjoy 0% handling fee while spending and paying with an Eligible Credit Card via AlipayHK App at the Merchant.

(b) Each Eligible Customer can enjoy Offer 1 once per phase, and maximum twice during the Promotion Period (regardless of whether the transaction is refunded or not).

Phase 1	20 October 2025 – 30 November 2025
Phase 2	1 December 2025 – 31 December 2025

(c) Offer 1 is subject to limited quotas, and there are no less than 98,000 for each phase. During the Promotion Period, quotas will be released at 12:00 HKT on the first day of each phase and available on a first-come-first-served basis while quotas last. The quotas are calculated based on the records of the AlipayHK.

(d) The applicability of Offer 1 is determined by the Merchant. Under no circumstances will the Company and AlipayHK be liable for any losses, liabilities and compensations caused to Customers arising from the inability of such identification by the Merchant’s platform, or in connection with any operational failure, error, omission or system failure.

- ii. **HK\$30 Instant Discount on Instalment Plan (the “Offer 2”)**

(a) During the Promotion Period, Eligible Customer can enjoy HK\$30 instant discount on instalment plan when spending over HK\$550 and paying with an Eligible Credit Card via AlipayHK App at Merchant.

(b) Each Eligible Customer can enjoy the offer once only during the Promotion Period (regardless of whether the transaction is refunded or not).

- (c) Offer 2 is subject to no less than 6,000 quotas, and available on a first-come-first-served basis while quotas last. The quotas are calculated based on the records of the AlipayHK.
- (d) The applicability of Offer 2 is determined by AlipayHK. Under no circumstances will the Company be liable for any losses, liabilities and compensations caused to Customers arising from the inability of such identification by the Merchant's platform, or in connection with any operational failure, error, omission or system failure.
- (e) Offer 2 is provided by AlipayHK, please contact AlipayHK if there are any questions.

iii. **Exclusive Promo Codes (the "Offer 3")**

- (a) From 20 October 2025 8:00pm to 14 November 2025 11:59pm, each Eligible Customer can enjoy discounts upon fulfilling the following designated spending amount through "Taobao Mobile " or "Taobao Lite" mobile app, by entering the below designated promotion codes (the "BOC Promo Codes") on the order payment page and clicking "Use":
- Promotion Code "BOC15": Enjoy a discount of ¥15 upon actual payment of ¥188 or above
 - Promotion Code "BOC25": Enjoy a discount of ¥25 upon actual payment of ¥288 or above
- (b) Offer 3 is only applicable to orders with delivery addresses in Hong Kong, and net spending on the products (excluding delivery fee).
- (c) Offer 3 can be used in conjunction with discount vouchers, red packets, merchant coupons, commodity coupons and cross-store discount.
- (d) Each user can use the same BOC Promo Code once only throughout the promotion period. Each user refers to a user linked with the same information, such as the same Taobao account, AlipayHK account, consignee's name, detailed address, contact information, IP address etc. related to the user's identity. If any one or several of them are identical, similar, batch information formed through a specific mark, or are not real and effective etc., they shall be treated as the same user.
- (e) Offer 3 quotas are limited, and there are no less than 2,000 quotas in total. Quotas are on a first-come-first-served basis in accordance with the system records of Taobao.
- (f) When a refund occurs for an order using a BOC Promo Code, the maximum refundable amount is the actual payment amount of that order. Please refer to the refund page for the specific refundable amounts. During the Promotion period, BOC Promo Codes will not be returned except in the following two situations, and the use of returned BOC Promo Code is not limited to the current refund user. Once the related order using the BOC Promo Code (related order refers to all orders that can be deducted from the discount amount based on the same usage threshold) is fully refunded and the transaction is closed, the BOC Promo Code will be returned in full.
- (g) Once the order using the BOC Promo Code is fully refunded and the transaction is closed, the BOC Promo Code will be returned.
- (h) Offer 3 is provided by Taobao, the use of BOC Promo Codes are subject to other terms and conditions. For details, please visit <https://world.taobao.com/wow/z/oversea/rule-guide/aFY536GhDndppcafF8SX>

iv. **Taobao Official 15% Off Discount (the “Offer 4”):**

(a) From 20 October 2025 8:00pm to 14 November 2025 11:59pm, each Eligible Customer can enjoy 15% off when purchasing designated products through "Taobao Mobile" or "Taobao Lite" mobile app.

(b) The instant discount of Offer 4 will be deducted automatically by the system when the eligibility conditions are met.

(c) Offer 4 is provided by Taobao. Additional terms and conditions apply for Offer 4, please visit <https://world.taobao.com/helper/knowledge.htm?kid=1060006882> for more details.

6. Quotas of all offers are limited and on a first-come-first-served basis in accordance with the records of the Merchant.
7. The offers are applicable for the order with delivery address in Hong Kong. To enjoy the Offers, each Eligible Customer is required to set the Taobao Mobile App “Payment Means Setting” to “International/ China Hong Kong Macau Taiwan Payment” and “Currency setting” to “HKD”.
8. Unless otherwise specified, during the Promotion Period, each AlipayHK user who chooses to make payment with the AlipayHK App can only participate in the Promotion in accordance with these terms and conditions and enjoy such number of discounts as set out in the relevant terms and conditions. For the avoidance of doubt, “each AlipayHK user who chooses to make payment with the AlipayHK App” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account. To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user:
 - i. Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - ii. Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - iii. The same credit card number being connected to multiple AlipayHK accounts.In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK account, mobile phone number, mobile device or credit card number, AlipayHK and the Company reserve the right to suspend or terminate the release of any rewards / offers to the relevant account and to take legal action. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline on 2245 3201.
9. The Company, AlipayHK and the Merchant 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.
10. The Offers cannot be redeemed for cash, exchanged for other products, returned or

transferred.

11. The offers can be used in conjunction with red packets, merchant discounts, shopping rewards, etc. at the Merchant, subject to the actual payment page which shall prevail.
12. For payment made via the AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK system at the time of the transaction. The exchange rate conversion tool in the AlipayHK App is for reference only.
13. Cardholders who settle payment with their BOC Credit Card bound in their AlipayHK mobile application shall be bound by "Terms and Conditions for Interest-free Purchase Installment Program" and "Terms and Conditions for AlipayHK BOC Credit Card Installment Program". For more details, please visit <https://www.bochk.com/dam/boccreditcard/installment/tnc.pdf>
14. For the avoidance of doubt, the Offers are not applicable to Taobao orders under, but not limited to, the following conditions: orders made from non-Mobile App payments, orders from the Xianyu platform, orders for non-physical goods (including, but not limited to, virtual currencies, call charge cards and other orders that do not require logistics distribution), or other categories that are not supported according to the Taobao platform regulations.
15. The Credit Card accounts of the Eligible Customer must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offers under this Promotion.
16. All information and images are for reference only.
17. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour during the use of any offers, The Company, AlipayHK and the Merchant will forfeit such user's eligibility and the entitlement of Offers forthwith and without notice. The Company, AlipayHK and the Merchant reserve the right to cancel such transaction and to take legal action against the relevant user.
18. The Company, AlipayHK and the Merchant 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, AlipayHK's and the Merchant's control, such event shall be regarded as a force majeure event, and AlipayHK and the Company will not be held liable for any damage, loss or dispute therein.
19. The Company, AlipayHK and the Merchant 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.
20. Eligible merchants on Taobao/Tmall Marketplace has the liability for the sales of products, after-sales service and all related matters. The Company, AlipayHK and Taobao/Tmall Marketplace are not involved in the sales process, and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.
21. These terms and conditions shall be governed by and construed in accordance with the laws

of the Hong Kong Special Administrative Region.

22. No persons other than the Eligible Customers, AlipayHK, Merchant and 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.
23. 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!