


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

1. “Taobao Oct – Dec 2025 Promotion” (the “Promotion”) consists of, “Discount Vouchers Offer”, “0% Handling Fee Offer” and “HK\$30 Instant Discount on Instalment Plan” (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. **Discount Vouchers Offer (the “Offer 1”)**

(a) Offer 1 is provided by BOC Credit Card. From 1 December 2025 to 31 December 2025 (total 31 days, both dates inclusive) (“Offer 1 Promotion Period”), each Eligible Customer must collect the Discount Voucher via AlipayHK App.

(b) Upon collecting the Discount Voucher, Eligible Customer must spend a designated minimum amount on Taobao via AlipayHK App with an Eligible Credit Card (the “Eligible Transaction”) to enjoy the following offers. Discount Vouchers will be applied automatically for Eligible Transaction, offers cannot be accumulated, re-issued or used for later. Discount Voucher details are as below:

Eligible Transaction	Discount Voucher
HK\$300 or above	Instant Discount of HK\$15
HK\$800 or above	Instant Discount of HK\$80

(c) Discount Vouchers are released daily at 12:00 HKT during Offer 1 Promotion Period. Collected Discount Vouchers are valid for 7 days from the date of collection, and can be used in conjunction with the “BOC Exclusive Promo Codes” offer.

(d) During the Offer 1 Promotion Period, each Eligible Customer may use each type of Discount Voucher only once, and Each Eligible Transaction can apply only one Discount Voucher, regardless of whether the transaction is subsequently refunded. The maximum total discount an Eligible Customer may receive throughout the Offer 1 Promotion Period is HK\$95.

(e) Offer 1 Discount Vouchers are subject to limited quotas. There will be no fewer than 500 daily quotas for the “Spend HK\$300 – HK\$15” Discount Voucher; and no fewer than 200 daily quotas for the “Spend HK\$800 – HK\$80” Discount Voucher. Vouchers are allocated on a first-come-first-served basis while quotas last. Quotas are determined based on the records in the AlipayHK App.

(f) The applicability of Offer 1 is identified 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 Taobao platform, or in connection with any operational failure, error, omission or system failure.

ii. **0% Handling Fee Offer (the “Offer 2”)**

(a) Offer 2 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 2 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 2 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 2 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 3”)**

(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 3 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 3 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 3 is provided by AlipayHK, please contact AlipayHK if there are any questions.

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/instalment/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!

24.