

### **Terms and Conditions of “BOC Credit Card x Taobao 618 Sales Promotion”**

1. Unless specified, “BOC Credit Card x Taobao 618 Sales Promotion” (the “Promotion”) runs from 20:00 on 31 May to 23:59 on 20 June 2024 (the “Promotion Period”).
2. The Promotion consists of “Taobao HK\$15 Instant Discount”, “BOC Credit Card exclusive promo code”, “Cross-store Instant Discount”, “15% Instant Discount on Official Products” and “Handling fee waiver on first 3-month instalment” (the “Offers”).
3. The Promotion is only applicable to BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), excluding BOC Credit Cards issued in the mainland and Macau, Private Label Cards, BOC Purchasing Cards, USD Credit 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 “Taobao”) via the AlipayHK App.
5. The Eligible Customer can enjoy the below offers during the promotion period upon spending at Taobao:
  - i. **Taobao HK\$15 Instant Discount:**
    - (a) During the Promotion Period, the Eligible Customer who spends HK\$300 or above with an Eligible Credit Card via the AlipayHK App at Taobao can enjoy a HK\$15 instant discount.
    - (b) The total quota of HK\$15 Instant Discount is 24,360. There will be a specific quota daily. The first day’s quota will be released at 20:00 on 31 May 2024, and the subsequent daily quota will be released at 00:00am daily during the promotion period. Quotas are on a first-come-first-served basis in accordance with the records of Taobao App. Each customer can enjoy the offer once during the Promotion Period (regardless of whether the transaction is refunded or not).
  - ii. **BOC Exclusive Promo Code:**
    - (a) During the Promotion Period, the Customer can enjoy discounts upon fulfilling the following designated spending amount via the AlipayHK App at Taobao, by entering the below designated promotion codes (the “Taobao Promotion Codes”) on the order payment page and clicking “Use”:
      - Promotion Code “618BOC25”: Enjoy a discount of RMB25 upon actual payment of RMB300 or above
      - Promotion Code “618BOC18”: Enjoy a discount of RMB18 upon actual payment of RMB218 or above
    - (b) Taobao Promotion Code are only applicable to orders with delivery addresses in Hong Kong.
    - (c) Taobao Promotion Code can be used in conjunction with red packets, merchant coupons, commodity coupons and cross-store discount.
    - (d) The same user can use the same Taobao Promotion Code once only throughout the promotion period. Same 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) Taobao Promotion Code quotas are limited and on a first-come-first-served basis in accordance with the system records of Taobao.
  - When a refund occurs for an order using a Taobao Promotion 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, Taobao Promotion Codes will not be returned except in the following two situations, and the use of returned Promotion Code is not limited to the current refund user. Once the related order using the Promotion 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 Promotion Code will be returned in full.
- (f) Once the order using the Promotion Code is fully refunded and the transaction is closed, the Promotion Code will be returned.
- (g) The use of Taobao Promotion Code is subject to other terms and conditions. For details, please visit <https://world.taobao.com/wow/z/oversea/rule-guide/aFY536GhDndppcafF8SX>

**iii. Cross-store Instant Discount:**

- (a) During the Promotion Period, the Customer can get RMB50 off on every RMB300 single net spending via the AlipayHK App at Taobao App:
- (b) The instant discount will be deducted automatically by the system when the eligibility conditions are met.
- (c) The Offer is provided by Taobao and is subject to other terms and conditions. For details, please visit <https://world.taobao.com/helper/knowledge.htm?kid=1060006882>

**iv. 15% off discount on Official Products:**

- (a) During the Promotion Period, the customer can enjoy “Official Instant Discount start at 15%” upon spending on Official selected products at the Taobao with the Eligible Credit Card.
- (b) Discounted products are available while stocks last. The product prices, visuals and information are for reference only. Product visual and details may vary and 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.
- (c) The Offer is provided by Taobao and is subject to other terms and conditions. For details, please visit the Taobao Mobile Application or world.taobao.com .

**v. Handling fee waiver on first 3-month Taobao instalment plan:**

- (a) During the Promotion Period, the customer can enjoy 0% handling fee on his/her first 3-month instalment plans (the “0% handling fee instalment offer”) with the below payment methods: (i) Pay with BOC Credit Card at the merchant (ii) Settle the payment via AlipayHK with a BOC Credit

Card.

- (b) To enjoy the 0% handling fee instalment offer, the 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”.
- (c) Total no. of quotas of 0% handling fee instalment offer is 10,000. Quotas are on a first-come-first-served basis in accordance with the records of the AlipayHK App. Each customer enjoy 0% handling fee instalment offer once only within the Promotion Period (regardless of whether the transaction is refunded or not).
- (d) For the avoidance of doubt, 0% handling fee instalment offer is not applicable to Taobao orders under the following conditions: including but not limited to the 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 Taobao platform regulations.
- (e) For payment made via 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 AlipayHK App is for reference only.
- (f) Eligibility for 0% handling fee instalment offer is determined by the merchant. Under no circumstances will the Company be liable for any losses, liabilities and compensations caused to Customers arising from the Taobao platform, or from any operational failure, error, omission or system failure.

6. 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.

7. The Company, AlipayHK and Taobao 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.
8. 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.
9. 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.
10. The Credit Card accounts of the customer must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offers under this Promotion.
11. All information and images are for reference only.
12. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour during the use of any offers, AlipayHK and the Company will forfeit such user's eligibility and the entitlement of Offers forthwith and without notice. AlipayHK and the Company reserve the right to cancel such transaction and to take legal action against the relevant user.
13. AlipayHK and the Company 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 AlipayHK's and the Company'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.
14. The Company and AlipayHK 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.
15. Eligible merchants on Taobao/Tmall Marketplace and AlipayHK have 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.
16. No persons other than the customers 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.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. AlipayHK Mobile App the third parties' Mobile Applications. AlipayHK Mobile App is subject to such service providers' terms and conditions.
19. The Company is not the service provider 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 gives 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. BOCHK and/or the Card Company are not the service providers of the Taobao

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, food and/or services or any other matters relating to the Taobao Merchant. The Taobao Merchant is solely responsible for all obligations and liabilities.

20. The Company has 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 to 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 does not nor does 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 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.
21. Customers are responsible for the data charges of downloading and/or using the third party mobile application imposed by their service providers.
22. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

**Terms and Conditions for AlipayHK BOC Credit Card Instalment Program:**

1. Cardholders paying with the Eligible Credit Card bound in their AlipayHK mobile application (hereinafter referred to as "AlipayHK"), who shall be bound by "Terms and Conditions for Interest-free Purchase Installment Program" and this Terms and Conditions.
2. The applicable transaction amount for 3-month installment shall be HKD500 and above, and for 6-month,12-month, 18-month and 24- month instalment(if any) shall be HKD1,000 or above, or any other amount that may be specified by the Company from time to time. The installment amount cannot exceed the cardholder's available credit limit.
3. Any handling fee or delivery fee shall be determined and charged by AlipayHK and merchants (include Taobao), which shall be added to the total amount of the Interest-free Purchase Installment.
4. Transactions are subject to the Terms and Conditions set by Taobao and AlipayHK.
5. All approved "Interest-free Purchase Installment Program" applications are irrevocable.
6. AlipayHK will charge handling fees based on the price of the goods purchased and the delivery fee (if any). In the event a Cardholder applies for a refund after approval of the Installment Program and a full refund or partial refund is issued, the refunded amount inclusive of the purchase price and delivery fee (if any) will be refunded to the corresponding credit card account. Regardless of whether a full or partial refund is issued, the Installment Program will not be changed and the Cardholder must make installment payment in accordance with the monthly credit card statement instructions. The refunded amount and fees, subject to specific circumstances, shall generally be refunded to the corresponding credit card account on the next working day

(subject to the ordinary business hours of the banks in Hong Kong and excluding Saturdays, Sundays and public holidays) when the refund is initiated.

7. At the time when the Interest-free Purchase Installment Program has been approved, the available credit limit in the Account shall be reduced (if not yet reduced) by the Interest free Purchase Installment Amount and shall be increased by the Monthly Installment amount repaid to the Account.
8. If a Cardholder requests a partly or fully refunded or returned of the goods/transactions after the Installment Program is approved, such relevant transactions will not be eligible for Gift Points.
9. The Applicant acknowledges and agrees that the sale and purchase transaction of goods and/or services is made between the Applicant and the merchant, and where the Company acts as the purchaser from the merchant under the Installment Program. The Company disclaims any liability whatsoever in relation to the goods and/or services sold and supplied by the merchant. The Applicant shall handle all disputes directly with the merchant. The chargeback provisions of card organizations shall not be applicable to the Interest-free Purchase Installment Program which is not a normal credit card transaction, for more details, please visit <https://www.bochk.com/dam/boccreditcard/instalment/tnc.pdf>
10. "Interest-free Purchase Installment Program" is not applicable to card accounts in breach of the Agreement, being cancelled or with a past due record.
11. The Company reserves the right to change, suspend or terminate the promotion offer or to amend its Terms and Conditions at its sole discretion anytime without prior notice. All matters and disputes will be subject to the final decision of the Company.

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