


Terms and Conditions of “BOC Credit Card x Times Square Spending Program”

- 1. “BOC Credit Card x Times Square Spending Program” (the “Program”) runs from 1 April to 31 May 2025, both dates inclusive (the “Promotion Period”).
- 2. Unless otherwise specified, the Program is only applicable to Physical cards of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo (the “Eligible Credit Cards”), or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards.
- 3. Unless otherwise specified, this Program is only applicable to the promotion operated by Times Square Limited (the “Partner”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants (“Eligible Merchants”) in Times Square (the “Participating Mall”) during the Promotion Period.
- 4. Customers must download the App of the Participating Mall and register as a “Team Times” member (the “Member”). Each customer can register as a Member once only. Each Member must spend with an Eligible Credit Card to participate in the Program (“Eligible Customer”).
- 5. Unless otherwise specified, this Program cannot be combined with any other promotional offers.
- 6. Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
- 7. Bank of China (Hong Kong) Limited (“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 give no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and do not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for any additional promotional offers / discounts and the products and service quality provided by the Participating Mall. Please check with the Partner/ the staff of the Participating Mall for the details, terms and conditions of the offers.
- 8. The Program is subject to its respective terms and conditions. BOCHK and/or the Company and/or the Partner reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
- 9. This program reward is composed of Times Square Basic Reward (“Reward 1”) and BOC Credit Card Extra Reward (“Reward 2”) (the “Rewards”). Eligible Customers are entitled to redeem both Reward 1 and Reward 2 of a designated spending tier upon designated same-day cumulative spending amount with the same Eligible Credit Card or Eligible Mobile Payment in the Participating Mall. Details are shown below:

Same-day Cumulative Spending Amount upon (Max. of 3 Receipts)	Times Square Basic Reward (Reward 1)** (Times Square e-Voucher)	BOC Credit Card Extra Reward (Reward 2)* (BOC Credit Card exclusive e-Voucher)
HK\$3,000-HK\$8,999.9	HK\$100	HK\$100
HK\$9,000- HK\$29,999.9	HK\$300	HK\$300
HK\$30,000 or above	HK\$600	HK\$600

Reward 1 is organised and provided by the Partner and subject to its terms and conditions. Please refer to Times Square website for details.

*Times Square e-Voucher and BOC Credit Card exclusive e-Voucher are only applicable to designated merchants in Times Square. There will not be any prior notice if there are changes to the merchant/outlet list or usage details. For the details of the merchant/outlet list, please refer to the latest news on www.timessquare.com.hk. All e-Vouchers must be used within 14 days from the date of issue. All e-Vouchers will not be re-issued and expired e-Vouchers will not be accepted. Any outstanding balance after deducting the face value of the BOC Credit Card exclusive e-Voucher must be settled with a BOC Credit Card, and cannot be settled with a gift card/ voucher/ coupon. Please read through the e-Voucher(s) or ask redemption counter of the Participating Mall for the terms and conditions of the e-Voucher. For more details, please visit www.timessquare.com.hk/happenings/mall-offers/tsxboccreditcard_spendingrewards2025/.

- 10. An Eligible Customers using an Eligible Credit Card or Eligible Mobile Payment can earn a total of HK\$200 in rewards upon same-day cumulative spending of HK\$3,000 - HK\$8,999.9; earn a total of HK\$600 in rewards upon spending of HK\$9,000 - HK\$29,999.9; earn a total of HK\$1,200 in rewards upon spending of HK\$30,000 or above. Eligible customers can redeem rewards of each spending tier a maximum of 3 times during the entire promotion period, and earn up to a total of HK\$6,000 Rewards. Eligible Customers will not solely redeem Reward 2. If the quota of a specific spending tier of the Reward 1 is full, the quota of Reward 2 in the same spending tier will be discontinued accordingly without prior notice. Reward 1 is organised and provided by the Partner, please refer to #13 about the redemption details.
- 11. Each Eligible Customer can only redeem Reward 1 and Reward 2 of each spending tier once on each day, up to a total of HK\$2,000 Rewards. Redemption quota of each day during the redemption period is limited and available on a first-come-first-served basis, while stocks last. Customers are suggested to check the redemption status at the redemption counter. Daily quota is calculated independently and cannot be merged or accumulated. The related Reward(s) on that day will be terminated immediately if the quota is depleted.
- 12. Total redemption quota for Reward 1 is not less than 6,000 and quota for Reward 2 is not less than 2,000 in the entire Promotion Period. The quota of all Rewards (including each day and entire promotion period) are limited and available on a first-come-first-served basis, while stocks last.
- 13. Each Eligible Customer who redeem Reward 1 and Reward 2 at the same time must present their physical Eligible Credit Card and/or Eligible Mobile Payment (include its card face and transaction record)(if applicable) bearing the same card number as imprinted on the payment slips, together with the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) in person at the designated redemption location on the transaction day within the designated redemption time. Redemption is valid after verification by staff of the Participating Mall. Expired receipts and receipts that are out of the Promotion Period are not accepted. Redemption details are as follows:

Redemption Location	Redemption Time
5/F Redemption Counter, Times Square	12:00nn - 10:00pm

Redemption Flow:**● Redeem Reward 1 (Basic Rewards - Times Square e-Voucher) and Reward 2 (BOC Credit Card Extra Rewards - BOC Credit Card exclusive e-Voucher) at the same time:**

- Eligible Customers are required to login the App of the Participating Mall onsite, and present their membership page with Eligible Receipts in person at the designated redemption locations on the transaction day within the designated redemption time. Redemption for Reward 1 and Reward 2 is valid after verification by staff of the Participating Mall.
- Reward 1 and Reward 2 will be delivered electronically via “My Wallet” of the App of the Participating Mall on the day of redemption.

During redemption, corresponding spending must be settled by the Eligible Customer who made the transaction with the same Eligible Credit Card. A maximum of 3 sets of Eligible Receipts with **spending amount no less than HK\$100 for each set of Eligible Receipts** from different merchants in the Participating Mall on the same transaction day with **the same** Eligible Credit Card can be accumulated for each redemption. The customer redeeming the Reward(s) must be the Eligible Credit Cardholder and the Team Times member. Staff of the Participating Mall reserves the right to ask for identity proof for the sole purpose of verification. Participating Mall may not process the redemption if the customer refuses to provide the above relevant information.

- Each set of eligible Receipts can only be used to redeem Reward 1 and Reward 2 once for the designated spending tier. The reward redeemed cannot be exchanged. Each Eligible Customer can redeem the Reward(s) once using the spending at the same Eligible Merchant on the same day. Please refer to www.timessquare.com.hk/happenings/mall-offers/goldenbreezespendingrewards/ or check with the staff of the Participating Mall for details regarding the redemption of Reward 1. Reward 1 is organised and provided by the Partner, the Company shall not be liable for any problem(s) regarding to the redemption of Reward 1, whether due to unable to present the Eligible Receipts or any other reasons. Reward 1 is subject to relevant terms and conditions of the Partner. For details, please refer to the relevant promotion materials. The Company is not liable for arranging reward or responding to queries regarding the related promotion content.
- Rewards can only be claimed on the transaction day. Late redemption will not be accepted. The last redemption date is 31 May, 2025. Receipts that are out of the Promotion Period are not accepted. Spending on different transaction days cannot be accumulated for redemption. Redemption time is subject to change without prior notice.
- There will not be any prior notice if the quotas on that day are full. The quotas are calculated based on the computer record of the Company and/or the Participating Mall. Customers are suggested to check the redemption status with the staff of the Participating Mall.
- All original copies of the Eligible Receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. Partner and staff of the Participating Mall reserve the right to make any markings on the Eligible Receipts during Reward registration and redemption. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices. Any spending balance that exceeds the spending requirements will not be eligible for other rewards.
- Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gifts/promotion points or services/changes under any circumstances once issued. It will not be re-issued if the Reward(s) are lost or damaged. Merchants shall be fully responsible for all enquiries, claims and complaints whatsoever by customers regarding the validity or use of the e-Voucher. Offers are subject to relevant terms and conditions of the merchant, please check with the merchants for details. The Company is not the providers of the goods of the merchant, and shall not be liable for any loss or damage (includes but not limited to direct or redirect) during the Reward(s) usage. The Company and/or the Participating Mall reserve the right to collect or cancel the Rewards used for resale.
- Unless otherwise specified, Reward(s) will be delivered electronically via “My Wallet” of the App of the Participating Mall on the day of redemption. Customer must download the App of the Participating Mall and register as Times Square “Team Times” member to open and use the e-Voucher, the Partner and the Company shall not be responsible for non-delivery of the e-Voucher arising from wrong information of the customers. Relevant e-Voucher will not be re-issued. Internet access and a smartphone (iOS or Android) with the App of the Participating Mall installed are required to access the e-Voucher. Relevant e-Vouchers are valid only with the validation of the Partner. Times Square e-Voucher and BOC Credit Card exclusive e-Voucher are valid for use only within 14 days from the date of issue at the designated merchants in the Participating Mall and will be invalid if expired. Any outstanding balance after deducting the face value of BOC Credit Card exclusive e-Voucher must be settled with eligible BOC Credit Card. Usage of the e-Voucher is subject to the terms and conditions, please refer to relevant terms and conditions of the e-Voucher.
- Staff of the Participating Mall and sales personnel of the Eligible Merchants are not eligible to join this Program. Customers must redeem the Rewards at the redemption counter in person. Sales personnel of the merchants in the Participating Mall and other customers cannot redeem the Rewards on behalf of the customers under any circumstance.
- Redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. Customer’s payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer’s signature (if applicable); whereas the merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. Credit card statements or photocopies of payment slips / merchant machine-printed invoices are not accepted. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Cards and/or its Eligible Mobile Payment (include its card face and transaction records) on the transaction day, or if the information provided by the customer is incomplete (regardless of any reasons). Eligible Receipts that are damaged, outdated and not clearly showing the relevant information are not accepted.
- Spending amount is counted by individual Eligible Credit Card and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / Gift Card / cash coupon). Spending of different principal credit card and supplementary credit card will be counted separately.
- Eligible transactions refer to transactions between the Eligible Customer and the Eligible Merchants through payment with an Eligible Credit Card (including Eligible Mobile Payment). This Program does not accept the transaction from non-designated retail merchants, including but not limited to the receipts from SHISEIDO GINZA TOKYO (Suite 1701 Tower 1), PICOLABB WELLNESS & REJUVENATION (Suite 1504B Tower 1), Polyvision's (Suite 1703-5 Tower 1), Bipo (Suite 1702A Tower 1), Pop-up stores and Bazaar. Applicable transactions do not include online or out-of-store payments/transfers, value-adding receipts, purchases of cash vouchers/ gift vouchers/ gift cards and membership fee payments; spending with the usage of tenants' cash vouchers/gift vouchers/gift cards; receipts from bank charges, membership fee payments (including but not limited to gold club / jewellery club and fitness club), utilities bill payments, office tenant transactions, unposted/unauthorised transactions, transactions without credit card sales slips/merchant sales receipts (such as online purchases, mail/fax/phone orders or charity donations), medical charges, insurance & investment fee payments, telecommunications services, bill payment services, car parking fees, car wash services, wedding banquets, private or corporate functions at F&B outlets; reloads of e-wallet or Octopus automatic add-value services, stored-value cards or any value added to or transactions with stored-value cards. Receipts for any cancelled, refunded, or exchanged

transactions or derived from exchanged, forged, fraudulent or other trades decided by the Participating Mall or any ineligible transaction designated by the Partner / the Company will not be accepted.

24. Any photocopied, amended, handwritten or reprinted invoices / payment slips and / receipts or credit card statement are not accepted. The Partner / Participating Mall reserve the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forged, or unsettled transactions and any other transactions as designated by the Company are not eligible for Reward redemption. Transaction date and time of the Company's record shall prevail.
25. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App, BoC Pay, BoC Pay+ and other designated payment means / e-Wallets as decided by the Company, and split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) to participate in this Program. Multiple redemptions by the same customer with different "Team Times" member accounts will not be accepted.
26. During the Promotion Period, for product deposit payments and deposit payments for dining bookings, eligible spending amount is counted by the total value of deposit amount with Eligible Credit Cards and/or Eligible Mobile Payments on the date of placing deposit; for product balance payments and balance payments for dining bookings, eligible spending amount is counted by the total value of balance amount on the date of settling balance. Only the first payment of instalment on the transaction day will be counted for joining this program, and the remaining balance of that instalment transaction is not accepted for joining any promotion program.
27. Staff of the Participating Mall reserve the right to record the "Team Times" membership numbers of each Eligible customer, the first 6 digits and last 4 digits of the Eligible Credit Card (if applicable), and spending amount of each eligible receipt and make copies of the information stated on the Eligible Receipts or relevant electronic payment receipts during Reward redemption and registration for the purpose of verification. By providing the above information for Reward registration and redemption, the customer is deemed to have understood the purpose of such collection of personal data and have agreed on the collection of related data. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. All personal information collected is subject to relevant terms and conditions of the Partner / the Participating Mall. The Company does not accept any liability arising in conjunction with the personal information collected.
28. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for redemption and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail.
29. For any cancelled / refunded transactions, the Partner and/or the Participating Mall have the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant "Team Times" membership account directly without prior notice.
30. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Participating Mall may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.
31. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / the Partner / Participating Mall have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
32. The status of the Eligible Customer's credit card accounts must be valid, normal and in good credit at the time the Rewards are received, in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / the Partner / Participating Mall has the right of forfeiture of a customer's eligibility of Reward redemption without prior notice.
33. BOCHK and/or the Company and/or the Partner and/or Participating Mall reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
34. The Program is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of the Partner and/or Participating Mall and/or BOCHK and/or the Company.
35. All information, prices and images are for reference only.
36. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
37. No person other than the customers, the Partner, Participating Mall, 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.
38. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
39. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms and conditions. 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 on 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.
40. 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.
41. Apple Pay is a trademark 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 BOC 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 BOC 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.
42. For "BOC Cheers Card up to 10X Gift Points on dining spending", please refer to: www.bochk.com/s/a/cheerscard_e.

43. For “BOC Visa Credit Card Amazing Rewards”, please refer to: www.bochk.com/s/a/ms_v25e.

44. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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