

General Terms and Conditions of “Wilson Shopping Privileges”:

1. “Wilson Shopping Privileges” consists of “Up to HK\$220 Cash Rebate for Single Transaction” (“Offer 1”), “Up to 50% off on Selected Items” (“Offer 2”) (the “Promotion”).
2. The Promotion is from 1 March to 30 April 2026 (both dates inclusive, based on transaction date) (the “Promotion Period”).
3. 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, but excluding BOC Credit Cards issued in the Mainland or Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Card”); and/or
 - ii. BoC Pay+ mobile app payments, which refer to QR Code payments made with the BoC Pay+ mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers, only applicable to BoC Pay+ that is linked with an Eligible Credit Card as Direct Payment Method (“BoC Pay+”).
4. The Promotion applies to all physical Hong Kong outlets of Wilson and designated partner shops operated by Wilson (the “Merchant”), and the Wilson online store (www.wilsoncomm.com.hk) (the “Online Store”) (collectively referred to as the “Eligible Stores”).
5. Unless otherwise specified, 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.
6. 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.
7. 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.
8. 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, the merchant, BOCHK and/or the Company reserve the right to debit an amount equivalent to the value of the Offers from the relevant Credit Card without prior notice. The merchant, 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.
9. 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.
10. All images and details are for reference only.
11. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.

12. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI App Gallery or BOCHK website. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
13. 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, they can 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.
14. 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 nor do not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Nor 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.
15. 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.
16. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
17. 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.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. 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.
20. 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.
21. 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:

22. "Eligible Transaction of Offer 1" refers to a transaction 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+ during the Promotion Period (the "Eligible Transaction of Offer 1"). All eligible transactions will be counted based on net spending amount, and the net spending amount shall exclude any amount deducted by discount or usage of gift voucher / cash voucher / gift card amount.
23. To be eligible for **Offer 1**, a cardholder must successfully register within the Promotion Period, 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:

Designated spending amount with Eligible Transaction of Offer 1 (HK\$)	Cash Rebate (HK\$)
\$3,500 - \$8,499	\$100
\$8,500 or above	\$220

24. There is a maximum cap on the Cash Rebate of Offer 1 per customer. Each customer (based on the number of identification proof document) can earn either a HK\$100 Cash Rebate or a HK\$220 Cash Rebate (whichever is higher) once only in the "Single transaction" Offer. Each customer **can earn a maximum of HK\$220 Cash Rebate in each month, and a maximum of HK\$440 Cash Rebate during the Promotion Period.**
25. For Offer 1, any transactions made with e-wallets (including but not limited to Alipay HK, WeChat Pay HK, UnionPay, Alipay, WeChat Pay and other designated payment means / e-Wallets as decided by the Company) (the "e-wallets") and transactions without sales slips/records are treated as ineligible transactions.
26. Registration is required to participate in Offer 1. The registration period of Offer 1 runs from 10:00 on 1 March 2026 to 23:59 on 30 April 2026 (the "Registration Period"). A customer has to register once with an Eligible Credit Card and/or BoC Pay+ linked with an Eligible Credit Card via BoC Pay+ Mobile Application, BOCHK Mobile Application or BOCHK Website (www.bochk.com/s/a/wilson2603en) 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.
27. 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.
28. All Eligible Transactions must be completed during the Promotion Period and posted on or before 7 May 2026.
29. 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". The "Spending Rewards for Selected Customers" is only applicable to selected cardholders who received the related promotional SMS / eDM, please refer to the related promotional eDM for offer details and for terms and conditions.
30. A cardholder who has more than one Eligible Credit Card has to register only once with any one of the Eligible Credit Cards during the Entire Promotion 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 registered 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 Entire Promotion Period or has entered incorrect information. Cash Rebate will not be awarded for transactions made with an ineligible credit card or for registration using an ineligible credit card.

31. The Cash Rebate of Offer 1 will be credited to the designated account on or before 31 July 2026 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 July or August 2026 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 July or August 2026 monthly statement of the cardholder.
32. The eligible customer must check the monthly statements. 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.
33. Only customers whose eligible credit card accounts and/or BoC Pay+ are valid and in good standing 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 and/or BoC Pay+, 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 2:

34. Discounted products are available while stocks last. The product prices, visuals and information are for reference only. Product visual 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 interest-free instalment plan:

1. Interest-free instalment plan applies only to selected items and card types, subject to a minimum retail transaction value of over HK\$1,000 (Applicable to 12-month instalment plan). Cardholder is required to complete and sign an instalment plan direct debit authorisation form. Please ask the merchant's staff for details. For details, please refer to the BOCHK website www.bochk.com/s/a/instalment_e.

Terms and Conditions Summary of "BOC Visa Credit Card Amazing Local Rewards":

1. The promotion period of "BOC Visa Credit Card Amazing Local Rewards" is from now until 30 June 2026. **This Promotion is only applicable to BOC Visa Credit Cards that are successfully registered during the registration period.** Limited quotas, registration period and other Terms & Conditions apply, please refer to www.bochk.com/s/a/ms_1h26ve.

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