

Terms and conditions of “Wing On Travel Offer”:

General Terms and conditions

1. “Wing On Travel Offer” includes “Tours/ Cruise Time-Limited Offer” and “BOC Credit Card x Wing On Travel – Wednesday Flash Sales” (the Program).
2. The Program is applicable:
 - i. The Program is applicable to BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo, but excluding BOC Credit Cards issued in the mainland and Macau, Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and other third party mobile payment (such as but not limited to Apple Pay, Google Pay, Samsung Pay, AlipayHK, WeChat Pay, AlipayCN, WeChat Pay CN and PayPal.) (the “Eligible Credit Card”); and/or
 - ii. BoC Pay+ (the “BoC Pay+”), which refers 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.
3. To participate in the Program, the customer must successfully register as a member (the “Member”) of Wing On Travel (the “Merchant”) via the Wing On Travel website (<https://www.wingontravel.com>) (the “Wing On Travel website”) or Wing On Travel mobile application.
4. To enjoy the designated discount offer (the “Offer”), the customer must successfully log in as a member of Wing On Travel and purchase with Eligible Credit Card/ BoC Pay+ through the Wing On Travel website and/or mobile application by entering the designated Promo Code correctly at the time of transaction before payment. Offers are only valid for use during the Promotion Period, and promo codes will not be re-issued once expired.
5. Tours/ Cruise Time-Limited Offer is applicable to online and Wing On Travel in-store orders.
6. Please refer to the terms and conditions of the specific product page before the purchase and usage of the Promo Code.
7. This Program is applicable to transactions made in HKD currency only. Offers cannot be exchanged for cash, other products, services, discounts or offers, nor be used in conjunction with other special promotions, discounts or promotional coupons. Offers are not applicable to orders that were already made.
8. After the completion of an Eligible Transaction, the Merchant will send out the electronic receipt via email to the designated email address of the customer. Please contact Customer Services Department of Wing On Travel on 2928 8882 for any query.
9. BOC Credit Card (International) Limited (The “Company”) and the Merchant will not accept any liability if the customer cannot enjoy the Offers due to failure to input the Promo Code when conducting transactions/ their own actions (for example, by purchasing the wrong product, forgetting to input Promo Code or using an expired Promo Code).
10. Product prices are subject to change due to the exchange rate. Customers should refer to the Merchant’s website/ mobile application upon purchase.
11. Should there be any illegal or fraudulent act committed by a customer, Bank of China (Hong Kong) Limited (the “BOCHK”)/ the Company/ the Merchant 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.
12. The Merchant’s website (including <https://www.wingontravel.com>) and the Merchant’s mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant’s website and mobile application is subject to such service providers’ terms and conditions. BOCHK and/or the Company are not the service provider of the Merchant’s website and mobile application. If customers have any enquiries or complaints relating to the Merchant’s website and mobile application, please directly contact the Merchant. BOCHK and/or the Company give no guarantee to the Merchant’s website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant’s website and mobile application or the services provided.
13. 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 be 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 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.

14. Customers are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
15. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. No person other than the customer, the Merchant, 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.
17. BOCHK and/or the Company are not the service providers of the Merchant and / or the service provider. BOCHK and/or the Company accept no liability for the products and/or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to the Merchant and /or relevant service provider. BOCHK and/or the Company accept no liability for and shall not be responsible for the product and/or service quality and/or any other matters relating to the product and/or service provided by the Merchant or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. The Merchant and/or the service provider of the product and/or service are solely responsible for all obligations and liabilities relating to product and/or service.
18. BOCHK and/or the Company and/or the Merchant 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.
19. In case of dispute, BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters.
20. All information and images are for reference only.
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 "Tours/ Cruise Time-Limited Offer"

1. "Tours/ Cruise Time-Limited Offer" (the "Tours/ Cruise Offer") runs from 11:00am HK time on 2 January 2026 to 11:59pm HK time on 31 March 2026 (both dates inclusive and based on the transaction date) (the "Promotion Period of Tours/ Cruise Offer").
2. During the Promotion Period of Tours/ Cruise Offer, the customer with Eligible Credit Card/ BoC Pay+ must log in as member of Wing On Travel through the Wing On Travel in-store/ Wing On Travel website or mobile application to enjoy the below offers (the "Offer"):
3. The customer log in as member and purchase the below designated products using designated Promo Code and settling payment with an Eligible Credit Card/ BoC Pay+ via Wing On Travel in-store/ Wing On Travel website/ Wing On Travel mobile application or Wing On Travel hotline to enjoy the below discount (the "Eligible Transaction") :
 - i. Guangdong Short Haul Tour/ High Speed Rail Tour Offer: Promo Code "BOC50S4" ("Promo Code 1"), enjoy a HK\$50 instant discount per person.
 - ii. Asia Tour Offer: Promo Code "BOC160A3" ("Promo Code 2"), enjoy a HK\$160 instant discount per person (excluding Japan Tours);
 - iii. Asia Cruise Product Offer: Promo Code "BOC160U3" ("Promo Code 3"), enjoy a HK\$160 instant discount per person;
 - iv. China Long Haul Tour Offer: Promo Code "BOC160C3" ("Promo Code 4"), enjoy a HK\$160 instant discount per person;

- v. Long Haul Tour/Cruise Product Offer: Promo Code “BOC400L3” (“Promo Code 5”), enjoy a HK\$400 instant discount per person;
 - vi. Japan Tour Offer: Promo Code “BOC290A3” (“Promo Code 6”), enjoy a HK\$290 instant discount per person;
4. Each Member (based on the Wing On Travel member account) can use each designated promo code once each during the Promotion Period of Tours/ Cruise Offer. Each order can have a maximum of 4 persons enjoying the offer.
 5. The above Promo Codes are not applicable to “超值滿 Fun” Products and Disney Adventure.
 6. The quotas of the Tours/ Cruise Offer are available on a first-come-first-served basis, while stocks last. There will be specific quotas during each phase of the Promotion Period of Tours/ Cruise Offer. The total quota of Promo Code 1 is 600; The total quota of Promo Code 2 is 2,200; The total quota of Promo Code 3 is 160; The total quota of Promo Code 4 is 3,200; The total quota of Promo Code 5 is 800. The details and quotas of each phase are as follows:

Phases	Quotas of each designated phase (issued at 11:00am HK time)					
	Promo Code 1	Promo Code 2	Promo Code 3	Promo Code 4	Promo Code 5	Promo Code 6
Phase 1: 2 to 15 January 2026 Phase 2: 16 to 29 January 2026 Phase 3: 30 January to 12 February 2026 Phase 4: 13 to 26 February 2026 Phase 5: 27 February to 12 March 2026	95	355	25	510	125	85
Phase 6: 13 to 31 March 2026	125	425	35	650	175	115

7. To book the products in-store, customer must state the intention to settle payment with Tours/ Cruise Offer and the discount will be applied at point of sale by Wing On Travel upon acknowledgement.
8. Each Member can only redeem each discount once in each Eligible Transaction. The discounts are not transferable and are not applicable to orders that were already made.
9. If the booking is cancelled for any reason, the Promo code will not be reissued.
10. The travel date is based on the date provided by the merchant's system that can be registered for departure.

Terms and conditions of “BOC Credit Card x Wing On Travel – Wednesday Flash Sales” (“Wednesday Flash Sales”):

1. Wednesday Flash Sales runs every Wednesday from 7 January to 31 December 2026 (both dates inclusive and based on the transaction date) (the “Promotion Period of Wednesday Flash Sales”).
2. During every Wednesday of the Promotion Period of Wednesday Flash Sales, the customer must log in as a member of Wing On Travel and purchase the below products through Wing On Travel website and/or mobile application, and enter the designated Promo Code correctly at the time of transaction before payment, and settling payment with an Eligible Credit Card/ BoC Pay+ in order to enjoy the instant discount.
 - i. Single/ Round-trip flight ticket booking upon single net spending of designated amount (excluding purchase of “multiple destinations”; the departure city must be Hong Kong for Single trip flight and the departure or arrival city must be Hong Kong for Round-trip flight); or
 - ii. Designated Tours/ Cruise product booking (not applicable to “超值滿 Fun” Products and Disney Adventure).

3. Each member (based on Wing On Travel member account) can use each Wednesday Flash Sales Promo Code once each only (each order can have a maximum of 4 persons enjoying the offer for Designated Tours/ Cruise product).
4. To enjoy the Offers, the customer must book or purchase through the Wing On Travel website or mobile application and enter the designated Promo Code correctly at the time of transaction before payment. The full order amount must be paid with an Eligible Credit Card/ BoC Pay+. The net spending amount will be counted based on products only, excluding taxes and fuel charges. The Offer is only valid for use during the Promotion Period of Wednesday Flash Sales, and Promo Codes will not be reissued once expired.
5. Designated Tours/ Cruise product is applicable to online and Wing On Travel in-store orders.
6. Total quotas of the Promo Code for Wednesday Flash Sales are available on a first-come-first-served basis, while stocks last and are issued every Wednesday at 00:00am HK time. The total quota of the Promo Code is 6,725, and there will be specific quotas during each week of the Promotion Period. The weekly quota is no less than 100. For details, please refer to the Merchant's website <https://hk.wingontravel.com/wed-sale>.
7. Each Member can only redeem the Offer with the Designated Promo Code once in each Eligible Transaction. Offers are not applicable to orders that were already made.

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

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