

**General Terms and Conditions of “YOHO Shopping Privileges”:**

1. “YOHO Shopping Privileges” consist of “HK\$100 instant discount for single net spending” (“Offer 1”) and “Up to 50% off on Selected Items” (“Offer 2”) (the “Promotion”). The Promotion runs from 1 July to 31 August 2024 (both dates inclusive, based on transaction date) (the “Promotion Period”). The Promotion is subject to limited quotas and available while quotas last.
2. 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. The customer may settle payment by successfully binding BoC Pay with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account (“BoC Pay”).
3. The Promotion applies to all physical shops of YOHO (the “Merchant”) in Hong Kong (the “Shops”) and online shop ([www.yohohongkong.com](http://www.yohohongkong.com)) (the “Online Shop”).
4. Offer 1 and Offer 2 can be used in conjunction, while the Promotion cannot be used in conjunction with any other YOHO promotions. Awarded instant discount can neither be exchanged for cash nor refunded, and is not exchangeable for other products, transferable or saleable.
5. 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.
6. 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.
7. 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, BOCHK and/or the Company reserve the right to debit the relevant Credit Card / BoC Pay with the amount equivalent to the value of the Offers without prior notice. 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.
8. 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.
9. All images and details are for reference only.
10. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
11. iPhone or iPad users may download the BoC Pay Mobile Application via the Apple Store. Android users may download the BoC Pay Mobile Application via Google Play, Huawei AppGallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above).
12. 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 complaints about the Mobile Payment Applications, please directly contact the service providers. The Company and the Merchant give 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.

13. 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 or do 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 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.
14. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
15. 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.
16. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. 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.
18. 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.
19. 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:**

20. During the Promotion Period, the customer is entitled to enjoy a HK\$120 instant discount upon single net spending of HK\$2,000 by settling payment with a BOC Credit Card or BoC Pay, and using the Credit Card Promotion Code "BOCC120" (if using credit card for payment) or BoC Pay Promotion Code "BOCP120" (if using BoC Pay for payment) at the YOHO physical stores or at the YOHO online shop (the "Eligible Transaction of Offer 1").
21. Offer 1 is subject to limited quotas of 7,000:
  - i. For using Eligible Credit Card: The total quota is 6,300 for the entire promotion. The first quota of 700 will be issued on 1 July 2024 at 00:00 HK Time, while the remaining quotas will be issued every Monday at 11:00 HK Time in weekly quotas of 700. The offer is available on a first-come-first-served basis while quotas last.
  - ii. For using BoC Pay: The total quota is 700 for the entire promotion, issued on 1 July 2024 at 00:00 HK Time. The offer is available on a first-come-first-served basis while quota lasts.
22. To be eligible for Offer 1, the customer must register as a member of YOHO. For YOHO membership registration details, please refer to [www.yohohongkong.com](http://www.yohohongkong.com) or check with the Merchant.
23. During the Promotion Period, the customer is entitled to enjoy each of the promo codes once.
24. All eligible transactions will be counted based on net spending amount. The net spending amount shall exclude any amount deducted by discount, usage of YOHO gift voucher / cash voucher / gift card amount, transactions made with e-wallets (including but not limited to AlipayHK, WeChat Pay and UnionPay App and other designated payment means / e-Wallets as decided by the Company), transactions without sales slips and transactions with bill splitting.

#### **Terms and Conditions of Offer 2:**

25. Offer 2 is only applicable to transactions made with Eligible Credit Card and/or transaction made with BoC Pay at physical shops of YOHO.
26. Discounted products are available while stocks last. The product prices, visuals and information are for reference only. Product visuals 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 Summary of “BOC Credit Card Amazing Rewards”:**

1. The promotion period of “BOC Credit Card Amazing Rewards” is from now until 30 September 2024, which include the “Up to 4% Cash Rebate” for spending on Holidays and “Up to 2% Cash Rebate” for spending on Regular Days of “Local Spending Reward”. The customer can only enjoy these offers starting from the month of registration and any calendar months onwards. **This Promotion is only applicable to BOC Visa Credit Card.** Limited quotas and other Terms & Conditions apply, please refer to [www.bochk.com/s/a/ms2024\\_visa\\_e](http://www.bochk.com/s/a/ms2024_visa_e).

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

BoC Pay SVF License Number: SVFB072