

Terms and Conditions of “Ztore x BOC Credit Cards Friday Amazing Rewards” :

1. “Ztore x BOC Credit Cards Friday Amazing Rewards” (the “Promotion”) is valid from 6 January 2023 to 30 June 2023 (both dates inclusive, based on the transaction date) (the “Promotion Period”). The offers are subject to limited quotas and available while quotas last.
2. The Promotion applies to:
  - i) BOC Credit Cards issued in Hong Kong bearing the BOC logo including all Co-branded Credit Cards (the “Eligible Credit Card”) but excluding BOC Credit Cards issued in Mainland China or Macau, USD Credit Cards, BOC Express Cash Cards, Private Label Cards and Intown Cards, and/or;
  - ii) BoC Pay mobile app payments, which refers to QR Code payments made with the BoC Pay mobile app. The customer may settle payment by successfully binding the BoC Pay mobile app with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account and/or Consumption Voucher Account (the “BoC Pay” ).
3. During every Friday of the Promotion Period or any specified promotion days (the “Promotion Day”), the customer is entitled to enjoy a HK\$30 instant discount upon single net spending of HK\$600 by entering the Promotion Code “Z23BOC30” via the Ztore mobile application and/ or Ztore Online Shopping Platform (<https://www.ztore.com/en>) (the “Merchant”) before payment settlement with an Eligible Credit Card or BoC Pay (the “Offer”).
4. The Offer is subject to limited quotas of 12,600. On each Promotion Day, the no. of quotas is 400 which is issued at HK Time 00:00 and available on a first-come-first-served basis while quotas last.
5. During the Promotion Period, each customer is entitled to enjoy the Offer once per Promotion Day.
6. The Offer will be used at the time of making the Eligible Transaction, and cannot be accumulated, reissued or reserved for future use.

7. The Offer cannot be used in conjunction with any other discounts, vouchers, promotional offers, discount items or promotional activities, unless otherwise specified.
8. All images and details are for reference only.
9. The Offer above cannot be exchanged for cash, gifts, services, other products or discounts, and is not transferable. The Offer is subject to single net spending of an Eligible Transaction. Split payment is not eligible for this Promotion.
10. The Offer only applies to delivery service by the Merchant.
11. If there is any question regarding the Merchant's service, please check with the Merchant by WhatsApp on +852 5336 0735. (Service hours: Monday to Saturday: 10am to 7pm, except public holidays; and only available via text message)
12. 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.
13. The Offer is only applicable to customers whose eligibility is determined at the sole discretion of Bank of China (Hong Kong) Limited ( "BOCHK") and BOC Credit Card (International) Limited (the "Card Company") during the Promotion Period.
14. The Offer is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive.
15. Any cancelled, refunded, falsified and unposted transactions are not counted as Eligible Transactions. In case of such transactions, the Offer will be cancelled together with those transactions. Any fraud and/or abuse of the Offer by any person (as determined by the Merchant, BOCHK and the Card Company at their sole discretion) will result in forfeiture of the person's eligibility to the Offer. The Merchant, BOCHK and/or the Card Company reserve the right to deduct the value of any Offer redeemed inappropriately by a customer directly from any of the customer's Eligible

relevant Credit Card/Smart Account/Payment account without prior notice and/or take legal action in such instances to recover any outstanding amounts.

16. BOCHK and/or the Card Company is not the supplier of the Merchant. Relevant products are provided by the Merchant. Any enquiries or disputes relating to the goods and services should be directed to the Merchant. BOCHK and/or the Card Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant.
17. The Merchant, BOCHK and/or the Card Company shall not be responsible for any matter in relation to submission delay, loss, and any information transmission error due to technical problems including but not limited to any computer or internet network issues.
18. Customers are responsible for all expenses related to this Promotion, including but not limited to transportation, tax and insurance.
19. Please download the BOCHK Mobile Application from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.
20. By using the BOCHK Mobile Application, the customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application which may be updated from time to time.
21. Recommended Operating Systems for the BoC Pay App: iOS (11.0 or above) and Android (6.0 or above). IOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
22. The Merchant's mobile application is a Third Party Mobile Application. Use of the Merchant's mobile application is subject to its respective terms and conditions.
23. BOCHK and/or the Card Company has not reviewed or verified the information in that Third Party Mobile Application or any materials, products or services posted or offered therein or thereat and shall not be in any circumstances liable for any loss ( Including any claims related to personal information privacy and 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 at that Third Party Mobile Application . BOCHK and/or the Card Company does not or does not mean to, by establishing a link to a Third Party Mobile Application, endorse or recommend any information, materials, products or services posted or offered at that Third Party Mobile Application. Nor shall BOCHK and/or the Card Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Mobile Application.

24. Customers are responsible for the data charges of using the Merchant and/or BoC Pay Mobile Application or website imposed by their service providers.
25. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
26. No person other than the customer, BOCHK and/or the Card 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.
27. In the event of disputes, the decision of BOCHK and/or the Card Company and/or the Merchant shall be final and binding.
28. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

BoC Pay SVF License Number: SVFB072

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