

Terms and Conditions of "BOC Credit Card: Giant Panda Birthday Adventure" (The "Promotion")

1. The promotion is held by BOC Credit Card (International) Limited (the "Company"). The gifts/services for the promotion are provided by Ocean Park Hong Kong ("Ocean Park").
2. The promotion of Activity 1 is only applicable to the customers who are main cardholders ("Eligible Customers") of valid BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) ("Eligible Credit Card 1") issued by the Company in Hong Kong and bearing the BOC logo. The promotion of Activity 2 is only applicable to the customers who are main cardholders ("Eligible Customers") of valid BOC Credit Cards ("Eligible Credit Card 2") issued by the Company in Hong Kong and bearing the BOC logo. The promotion of Activity 3 is applicable to BOC Credit Cards bearing the BOC logo, but excluding USD Credit Cards, Private Label Cards, Purchasing Cards and Intown Online Cards. Ticket discount on Ocean Park website is applicable to BOC Credit Cards issued by the Company in Hong Kong bearing the BOC logo; and BOC Credit Cards in Shenzhen area, including UnionPay (card number starting with 62), Mastercard and Visa Cards, issued by Bank of China in China and bearing BOC logo, but excluding USD Credit Cards, Private Label Cards, Purchasing Cards and Intown Online Cards ("Eligible Credit Card 3").
3. "Eligible Spending" refers to Hong Kong Dollar retail transactions made with Eligible Credit Card 1 & Eligible Credit Card 2 in Hong Kong, excludes transactions made with Eligible Credit Card 1 & Eligible Credit Card 2 through Alipay HK and WeChat Pay, amounts redeemed under "Instant Reward" transactions, Cash Advances, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online banking bill payments, online payment system payments to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards/gift cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contribution and property purchases), casino and gambling transactions, transactions for charity donations and to nonprofit organizations, person to person (P2P) fund transfers via mobile devices/apps/electronic platforms, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by the Company at its sole discretion from time to time.
4. The Company may from time to time at its sole discretion define the meaning of "Eligible Spending" with reference to UnionPay International Limited, Visa International and Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the above-mentioned designated category.
5. Except otherwise specified, the promotion period of the promotion is from 1 July to 14 September 2025 (both dates inclusive) (the "Promotion Period")

6. The Registration Period of the Promotion (Activity 1) runs from 10:00 on 1 July to 23:59 on 14 July 2025 (the "Registration Period 1"). The Registration Period of the Promotion (Activity 2) runs from 10:00 on 15 July to 23:59 on 14 September 2025 (the "Registration Period 2"). To participate in the Promotion, the cardholder must register via the website of the Promotion (https://www.bochk.com/s/a/pandabday_e), BOCHK Mobile Application, BoC Pay or BoC Pay+ Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) with the Eligible Credit Card 1 or Eligible Credit Card 2 number once during the Registration Period. The registration reference number will be provided upon the successful registration. Eligible transactions made by all Eligible Credit Card 1 or Eligible Credit Card 2 main cards and supplementary cards under the same customer will be combined into the same main credit card account ("Accumulated Eligible Transactions").
7. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and should not be regarded as confirmation of the eligibility of participation of the Promotion. The Company will determine the eligibility of participation of the Promotion based on the information provided by the customer for registration. If the information from the customer differs from those of the Company records, the latter shall be final and conclusive.
8. All Promotion Period, Registration Period and transaction days are based on Hong Kong Time.
9. Each Eligible Customer can only win once during the entire promotion period.
- 10. The Company will send email and/or SMS notification to the winners' email address and/or mobile phone number recorded in the Company system. If the winner cannot receive the email notification because the corresponding email in our record is, including but not limited to incomplete, outdated, or incorrect, the gift will be awarded to the next winner on the waiting list.**
11. Customers must ensure that contact information with the Company is correct. The Company will not bear any liability in relation to failure of customers to receive email notification and gifts due to incorrect contact information.
12. Only Eligible Transactions posted to Eligible Credit Card 1 account and/or Eligible Credit Card 2 account within 7 days from the transaction date will be counted. The Company will verify the transaction record to confirm the Eligible Spending amount of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
13. All fraudulent, unauthorised, unposted, cancelled or refunded (Including shopping tax refund) transactions will not be deemed as an Eligible Transaction.
14. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
15. If a cardholder commits any dishonest or fraudulent act, the Company will immediately cancel the prizes without prior notice. The Company also reserves the right to cancel the respective credit card account

and/or take such legal actions as may be necessary.

16. The Company reserves the right to change, suspend or terminate the offers, and to amend the relevant terms and conditions at its sole discretion. The Company reserves its right to the list of winners', the qualification of participating or awarding and the gifts details.
17. All customers registered in the Promotion shall be deemed to have read and agreed to be bound by all relevant Terms and Conditions of the Promotion and agreed the Company have the right of the Terms and Conditions.
18. If due to the following factors, including but not limited to : the winner cannot enter the park due to various reasons, Ocean Park postpones or cancels the event due to weather changes, venue factors, and the status of the pandas, any force majeure reason, including infectious diseases, epidemic, pandemic, outbreak of diseases, fire, casualties, accidents, acts of God, natural disasters, regulatory updates by the government or any law enforcement authorities, law enforcement, legislation, orders, declarations, regulations, demands or stipulations, political unrest, social disorder, civil unrest, riots, rebellions or disturbances with the intent of the government to hinder, counter or defend against unrest, strikes, labour disputes, shortages of labour or skilled workers, shortages of products or raw materials or lack of supply, shipping or traffic delay or any other reasons (whether or not similar to the foregoing) beyond the reasonable control of the Company, which results in the inability of The Company to perform its obligations under these Terms and Conditions, the Company shall not be liable to the extent of such prejudices.
19. The gifts awarded cannot be transferred, exchanged nor redeemed for cash or credit limit. Customers shall not use any gifts sent by The Company for sale or trade ("Resale"). The Company and the Organizers reserve the right to cancel any tickets which are subjected to any suspected Resale or illegal activities, without any compensation or refund to the individual concerned for the Gifts.
20. The Company is not the Supplier of the gifts /service and does not bear any liability in relation to the quality of product/service. Any enquiries, claims or complaints should be made to Ocean Park directly.
21. Customers are responsible for the data charges of downloading and/or using BoC Pay+/BoC Pay imposed by their service providers.
22. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct. iPhone or iPad users may download BoC Pay+ Mobile Applications via the Apple Store. Android users may download BoC Pay+ Mobile Applications via Google Play, Huawei App Gallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the US and other countries. Android is a trademark of Google LLC. By using the BoC Pay+/BoC Pay Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay+/BoC Pay Mobile Application and which may be updated by BOCHK from time to time.

23. All information and images are for reference only.
24. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
25. No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
26. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Activity 1 : Terms and Conditions of "Giant Panda Birthday Adventure"

1. The promotion period of Activity 1 is from 1 to 14 July 2025 (both dates inclusive) (the "Activity 1 Promotion Period").
2. The top 30 registered customers with the highest accumulated Eligible Spending amount during the Activity 1 promotion period can get admission for two to the "Giant Panda Birthday Adventure".
3. "Giant Panda Birthday Adventure" promotion (the "promotion") will be held in the afternoon of 17 August 2025 (The Event time will be specified in the winning notification email) at "the Asia Zoo" in Ocean Park (the "Event Location").
4. The Company will send email and/or SMS notification for the event arrangement to the winners' email address and/or mobile phone number recorded in the Company from 4 to 10 August 2025.
5. Winners can enter Ocean Park on the Event day and must gather at the main entrance of the event venue at the designated Event time listed in the email notification email and late comers will not be entertained.
6. Tickets are subject to other terms and conditions. For details, please visit the official website of Ocean Park Hong Kong at www.oceanpark.com.hk

Activity 2 : Terms and Conditions of "Fun at Ocean Park"

1. The promotion period of Activity 2 is from 15 July to 14 September 2025 (both dates inclusive) (the "Activity 2 Promotion Period").
2. Activity 2 promotion is divided into two phases. The first phase: 15 July to 14 August 2025 (both first and last days inclusive); The second phase: 15 August to 14 September 2025 (both first and last days inclusive). During each promotion period, the top 200 registered customers with the highest

accumulated Eligible Spending amount in each promotion period, can get two Ocean Park tickets. Total 400 quota will be offered on first-come first-served basis.

3. The Company will send email notification to the winners' email address recorded in the Company and tickets will be sent by registered mail to the winner's contact address based on the system record of the Company after the end of each promotion period.

	Relevant Spending Period	Date of issue of award notification	Ticket Dispatch Date
Activity 2 Promotion Phase 1	From 0:00 on 15 July 2025 to 11:59 pm on 14 August 2025	Issued on or before 21 September 2025	Dispatched on or before 13 October 2025
Activity 2 Promotion Phase 2	From 0:00 on 15 August 2025 to 11:59 pm on 14 September 2025	Issued on or before 21 October 2025	Dispatched on or before 13 November 2025

4. Customers must ensure that their email and contact addresses with the Company are correct. The Company does not bear any liability in relation to any failure of customers to receive email notification and/or failure to successfully receive tickets due to any incorrect or incomplete contact information.
5. Tickets will be sent via Hong Kong Post registered service. The Company will be not bear any liability in relation of any losses caused by postal delay or loss.
6. Tickets are physical tickets. If the Tickets are lost, defaced or stolen, no reissue will be arranged. For expiration date of ticket, please refer to the date printed on the physical ticket. Tickets are bound by other Terms and Conditions, please refer to the official website of Ocean Park Hong Kong www.oceanpark.com.hk for further details.

Activity 3 : Terms and Conditions of “Enjoy Spending Discounts”

Customers who use Eligible Credit Card 3 to purchase Designated Ocean Park tickets and spend in the park can enjoy discount offer. Each discount offer is subject to the following terms and conditions:

Terms and conditions of “10% off on Ocean Park Daytime Admission Ticket”

1. The promotion period is from now until 15 May 2026.
2. All visitors can purchase adult and child Ocean Park Daytime Admission Ticket by any Eligible Credit Card 3 on Ocean Park website or on-site Ticketing Office to enjoy 10% off.

3. Visitors must use Eligible Credit Card 3 to pay in order to enjoy this offer and visitors can purchase other tickets together in the same transaction by Eligible Credit Card 3 payment only.
4. Each online transaction can purchase a maximum of four Tickets only. Each Eligible Credit Card 3 can make four online transactions per day when quota still available.
5. This ticket can be upgraded to "Ocean Park Annual Membership" on the date of admission by paying designated amount with corresponding membership. Other Terms and Conditions apply for the upgrade of day time admission ticket to "Ocean Park Annual Membership". For details, please visit www.oceanpark.com.hk.
6. Any child (aged 11 or below) must be accompanied by an adult (aged 15 or above) with valid admission ticket when entering Ocean Park.
7. In case of any dispute, the decision of Ocean Park Corporation shall be final and binding.
8. Ocean Park Corporation reserves the right to change/terminate the contents of this promotion at any time without prior notice.

Terms and conditions of "Restaurants & Food Kiosks Discount Offers"

1. The promotion period is from now until 15 May 2026.
2. Visitors must pay with an Eligible Credit Card 3 to enjoy this offer.
3. Enjoy 10% discount on any consumption at Restaurants and Food Kiosks in the park, this offer is not applicable at McDonald's Restaurant, Ciao Chow and vending machines.
4. Restaurant or food kiosk in the park maybe chartered for private functions and the opening hour is subject to change without prior notice.
5. Spending and discount amount is based on one single transaction.
6. This offer is neither refundable nor exchangeable for cash and cannot be used in conjunction with the Ocean Park Annual Membership related discounts or credit card discounts, discount coupons and other promotional offers.
7. This offer cannot be sold to any party. Any person caught selling this coupon will be subject to prosecution.
8. In case of any dispute, the decision of Ocean Park Corporation shall be final and binding.
9. Ocean Park Corporation reserves the right to change/terminate the contents of this promotion at any time without prior notice.

Terms and conditions of "Souvenir Shops Discount Offers"

1. The promotion period is from now until 15 May 2026.
2. Upon net purchase of HK\$300 or above at souvenir shops in the park, enjoy 15% off on park products

and 10% off on consignment items.

3. This is not applicable to photo products, discounted items, fixed-price items, Ocean FasTrack, Get Closer to the Animal Programme, personalized service and vending machines.
4. Spending and discount amount is based on one single receipt.
5. This offer is not cash convertible and cannot be used in conjunction with the Ocean Park Annual Membership related discounts or credit card discounts, discount coupons and other promotional offers.
6. This offer cannot be sold to any party. Any person caught selling this coupon will be subject to prosecution.
7. In case of any dispute, the decision of Ocean Park Corporation shall be final and binding.
8. Ocean Park Corporation reserves the right to change/terminate the contents of this promotion at any time without prior notice.

SVF License Number: SVFB072

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