


Terms and Conditions of “BOC Credit Card x Pacific Place Spending Program”:

- “BOC Credit Card x Pacific Place Spending Program” (the “Program”) is composed of both Basic Rewards (“Reward 1”) and BOC Credit Card / BoC Pay+ Extra Rewards (“Reward 2”) (the “Rewards”). Promotion runs from 21 April to 17 May 2026, both dates inclusive. Should the quota for Reward 1 and/or Reward 2 be full, the respective reward will end early.
- Unless otherwise specified, the Program is only applicable to:
 - physical cards of BOC Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”), and/or
 - payments settled through the BoC Pay+ application (“BoC Pay+”) by selecting an Eligible Credit Card as payment method (“Eligible BoC Pay+”).
- The Program is only applicable to the designated merchants in Pacific Place, Three Pacific Place, Six Pacific Place and Starstreet Precinct (“Eligible Merchants”).
- Unless otherwise specified, this Program is only applicable to the promotion operated by Swire Properties Management Limited (the “Partner”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants in Eligible Merchants during the Promotion Period. For the details of the Eligible Merchants, please refer to www.pacificplace.com.hk/-/media/files/pacificplace2/pdf/PacificPlace-StarstreetPrecinct-designated-merchants.
- Customers must download the Pacific Place mobile app and register as a Pacific Place **above** member with a valid mobile phone number to participate in the Program (“Eligible Customers”).
- Unless otherwise specified, this Program cannot be used in conjunction with any other promotional offers (except for free parking redemptions).
- Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
- Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company give no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and do not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for any additional promotional offers / discounts and the products and service quality provided by the Partner / merchants. Please check with the Partner/ merchants for the details, terms and conditions of the offers.
- The Program is subject to its respective terms and conditions. BOCHK and/or the Company and/or the Partner 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.
- The Program’s rewards are composed of Reward 1 and Reward 2. Upon designated same-day cumulative spending amount with the same Eligible Credit Card or Eligible Mobile Payment or Eligible BoC Pay+ at the Eligible Merchants, Eligible Customers are entitled to redeem both Reward 1 and Reward 2 from the respective spending tier during the promotion period. Details are shown below:

Same-day Cumulative Spending Amount (HK\$)	General Rewards (Reward 1)		BOC Credit Card / BoC Pay+ Extra Rewards (Reward 2)
	MOVIE MOVIE Pacific Place Ticket Exchange Coupon# (HK\$)	Pacific Place Shopping e-Voucher* (HK\$)	Pacific Place Shopping e-Voucher* (HK\$)
HK\$5,000 - HK\$29,999	Two Pieces (valued at HK\$260)	/	HK\$100 (HK\$100 Pacific Place Shopping e-Voucher x 1)
HK\$30,000 - HK\$59,999		HK\$600 (HK\$100 Pacific Place Shopping e-Voucher x 1 + HK\$500 Pacific Place Shopping e-Voucher x 1)	HK\$800 (HK\$100 Pacific Place Shopping e-Voucher x 3 + HK\$500 Pacific Place Shopping e-Voucher x 1)
HK\$60,000 - HK\$99,999		HK\$1,500 (HK\$500 Pacific Place Shopping e-Voucher x 3)	HK\$1,100 (HK\$100 Pacific Place Shopping e-Voucher x 1 + HK\$500 Pacific Place Shopping e-Voucher x 2)
HK\$100,000 or above		HK\$3,000 (HK\$500 Pacific Place Shopping e-Voucher x 6)	HK\$1,600 (HK\$100 Pacific Place Shopping e-Voucher x 1 + HK\$500 Pacific Place Shopping e-Voucher x 3)

* Pacific Place Shopping e-Voucher is only applicable to designated retail merchants and restaurants. There will not be any prior notice if there are changes to the merchant list. Please refer to www.pacificplace.com.hk/-/media/Files/PacificPlace2/Pdf/PacificPlace_gift_voucher_participating_merchants for Eligible Merchants details. Pacific Place Shopping e-Voucher (“e-Vouchers”) will be delivered electronically with a default combination of vouchers via “My Wallet” of Pacific Place mobile app instantly after redemption. Designated face value of the e-Voucher applies and there is no minimum spending requirement. E-Voucher must be used on or before 21 June 2026. Expired e-Voucher will not be accepted and re-issued. Please read through the terms and condition of the e-Voucher for details.

MOVIE MOVIE Pacific Place Ticket Exchange Coupon will be distributed physically after redemption at Gift Redemption Counter immediately, valid until 31 Dec 2026. Please read through the terms and conditions of the Ticket Exchange Coupon for details.

- Eligible Customers using the same Eligible Credit Card/ Eligible Mobile Payment/ Eligible BoC Pay+ can earn HK\$360 in rewards upon same-day cumulative spending of HK\$5,000 - HK\$29,999 ; earn HK\$1,660 in rewards within spending of HK\$30,000 - HK\$59,999 ; earn HK\$2,860 in rewards within spending of HK\$60,000 - HK\$99,999, earn HK\$4,860 in rewards with spending of HK\$100,000 or above. There will not be any prior notice if the quota of a specific spending tier of Reward 1 and/or Reward 2 is full.
- Each Eligible Customer can redeem Reward 1 and Reward 2 **from one of the same reward tiers** once per day, up to a total of HK\$360 or HK\$1,660 or HK\$2,860 or HK\$4,860 in rewards once. The Reward(s) redeemed cannot be exchanged to other tiers and only up to HK\$4,860 Rewards can be redeemed per day. Each set of Eligible Receipts can only be used to redeem Reward 1 and Reward 2 from one of the same reward tiers once.

13. Eligible Receipts (Please refer to clause (16) for the definition) cannot be used in conjunction with other promotions at Pacific Place (except for free parking redemptions). Please check with the staff for details.
14. Total redemption quota for Reward 1 is no less than 8,000 and quota for Reward 2 is no less than 1,100 during the entire Promotion Period. Quotas for Reward 1 and Reward 2 are limited and are available on a first-come-first-served basis, while stocks last. Should the quota for Reward 1 and/or Reward 2 be full, the respective reward will end early.
15. Reward 1 is organised and provided by the Partner, the Company shall not be liable for any problem(s) regarding to the redemption of Reward 1, whether due to unsuccessful presentation of receipts or any other reasons. Reward 1 is subject to relevant terms and conditions of the Partner. For details, please refer to the relevant promotion materials. The Company is not liable for responding to queries of the promotion content related to the Rewards.
16. Each Eligible Customer who redeems Reward 1 and Reward 2 at the same time must present their physical Eligible Credit Card and/or Eligible Mobile Payment (including cardface and transaction record)(if applicable) and/or the relevant eligible transaction records of BoC Pay+ (if applicable) bearing the same card number as imprinted on the payment slips, together with the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the "Eligible Receipts") in person at the Gift Redemption Counter on the transaction day within the below designated service hours. Rewards redemption is valid after verification by staff at the Gift Redemption Counter. Each set of Eligible Receipts should be no less than HK\$100. Expired receipts and receipts that are out of the Promotion Period are not accepted. Redemption details are as follows:

Location of Gift Redemption Counter	Service Hours
Pacific Place Level L2, near Joyce	11:00am - 10:00pm
Reward Redemption Flow: - Eligible Customers must present their Eligible Receipts in person at the Gift Redemption Counter on the transaction day within the service hours. Redemption is valid after verification by staff of the Gift Redemption Counter. - Pacific Place Shopping e-Voucher will be delivered electronically with a default combination of vouchers via "My Wallet" of the Pacific Place mobile app instantly after redemption. - MOVIE MOVIE Pacific Place Ticket Exchange Coupon will be distributed physically after redemption at the Gift Redemption Counter immediately.	

The customer redeeming the Reward(s) must be an **above** member and the person who made the transactions. Staff at the Gift Redemption Counter reserves the right to ask for identity proof for the sole purpose of verification. Staff at the redemption counter may not process the redemption if the customer refuses to provide the above relevant information.

17. Rewards can only be redeemed on the transaction day. Late redemption will not be accepted. Receipts that are out of the Promotion Period are not accepted. Spending on different transaction days cannot be combined for redemption. Service Hours are subject to change without prior notice.
18. Reward redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. Payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer's signature (if applicable). Credit card statements or photocopies of payment slips / merchant machine-printed invoices are not accepted. The merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. The customer will not be eligible to redeem Reward(s) if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Cards and/or its Eligible Mobile Payment (including cardface and transaction records) and/or the related transaction records of BoC Pay+ (for any reasons) on the transaction day, or if the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and not clearly showing the relevant information are not accepted.
19. All original copies of the Eligible Receipts will be stamped by staff of the Gift Redemption Counter upon Reward redemption for identification purpose. Staff of the redemption counter reserve the right to make any markings on the Eligible Receipts during Reward registration and redemption. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
20. Unless otherwise specified, the Reward(s) will be delivered electronically with a default combination of vouchers via "My Wallet" of the Pacific Place Mobile App instantly after redemption. Customer must download the Pacific Place App and register as an **above** member with a valid mobile phone number to open and use the e-Vouchers. The Partner and the Company shall not be responsible for non-delivery of e-Vouchers arising from wrong information given by the customers. Relevant e-Vouchers will not be re-issued. Internet access and a smartphone (iOS or Android) with the Pacific Place App installed are required to access the e-Vouchers. Relevant e-Vouchers are valid only with the validation of the Partner. E-Vouchers are valid till 21 June, 2026. Any unused balance of e-Vouchers will be forfeited. Any outstanding balance after deducting the face value of e-Vouchers from Reward 2 must be settled with an Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+. Usage of the e-Vouchers is subject to the terms and conditions, please refer to relevant terms and conditions of the e-Vouchers.
21. There will not be any prior notice if the quotas of the Reward is full. The quotas are calculated based on the computer record of the Partner. Customers can check the redemption status with the staff of the Gift Redemption Counter.
22. Reward(s) cannot be cancelled, altered, transferred, refunded or exchanged for cash, gifts/promotion points or services/changes under any circumstances once issued. It will not be re-issued if the Reward(s) are lost or damaged. Merchants shall be fully responsible for all enquiries, claims and complaints whatsoever by customers regarding the validity or use of the e-Vouchers. Offers are subject to relevant terms and conditions of the merchant, please check with the merchants for details. The Company is not the providers of the goods of the merchant, and shall not be liable for any loss or damage (includes but not limited to direct or redirect) during the Reward(s) usage. The Company and/or the Partner reserve the right to retrieve or cancel the Rewards used for resale.
23. Staff of the Partner and sales personnel of the Eligible Merchants are not eligible to redeem Reward(s). Staff of the Partner and Sales personnel of the Eligible Merchants cannot redeem the Reward(s) on behalf of the customers under any circumstance.
24. Eligible spending amount is counted by individual Eligible Credit Cards and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / Gift Card / cash coupon/ **above** Dollar/ Pacific Place gift card/ points or rewards or coupons from credit cards, payment platforms or devices, banks, financial institutions or merchants). Spending of different principal credit cards and supplementary credit cards will be counted separately.
25. Eligible transactions refer to transactions between the Eligible Customer and the Eligible Merchants through payment with an Eligible Credit Card and/or Eligible Mobile Payment and/ or Eligible BoC Pay+. Applicable transactions do not include the purchase of gift card (including Pacific Place Gift Card), gift certificates, gift vouchers or cash coupons issued by anyone, entity or organization. Payments for membership fee/ service plan, banking services, telecommunications services, car parking fees, hotels, charity donations, exchange or refund receipts, stored-value cards or any value added to stored-

value cards, any refundable and/ or partially paid deposits on merchandise and meals are all excluded. Reloading of Octopus Card at any tenants, and private or corporate functions at restaurants, outlets or shops at Pacific Place, shops at One, Two, Three, Five & Six Pacific Place office towers are also excluded. Handwritten receipts, standalone credit card sales slips, reprinted or photocopied receipts, bill payment or digital/electronic receipts will not be accepted. Receipts for any cancelled, refunded, exchanged transactions, additional transactions or derived from exchanged, forged, fraudulent or other trades decided by the Partner or any ineligible transaction designated by the Partner / the Company will not be accepted.

26. Any photocopied, amended, handwritten or reprinted invoices / payment slips / receipts or credit card statements are not accepted. The Partner reserve the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forged, or unsettled transactions and any other transactions as designated by the Company are not eligible for Reward redemption. Transaction date and time of the Company's record shall prevail.
27. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App and other designated payment means / e-Wallets as decided by the Company, and split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) to participate in this Program. Any split transactions, invoices, and multiple redemptions by the same customer with different **above** member accounts will not be accepted.
28. Receipts that are out of the Promotion Period are not accepted. Instalment is not accepted.
29. Partial deposit amount made during the promotion period for reserving goods/dining are not eligible for this Program. For non-refundable fully paid deposit amount made during the promotion period, customer must present the corresponding proof on the day when the non-refundable fully paid deposit is made to be counted as Eligible spending amount. For balance payment made during the promotion period for reserving goods/dining, only the balance payment that is made on the transaction day will be counted as Eligible spending amount.
30. Staff of the Gift Redemption Counter reserve the right to record **above** membership numbers, the first 6 digits and last 4 digits of the Eligible Credit Card, the last 4 digits of the Eligible mobile payment (if applicable), the last 4 digits of the Eligible BoC Pay+ (if applicable) and spending amount of each eligible receipt and make copies of the information stated on the Eligible Receipts or relevant electronic payment receipts and request customers using Eligible Mobile Payments/ Eligible BoC Pay+ to open the corresponding mobile app / BoC Pay+ and present the transaction record for the purpose of verification during Reward redemption. By providing the above information for Reward registration and redemption, the customer is deemed to have understood the purpose of such collection of personal data and have agreed on the collection of related data. The personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. All personal information collected is subject to relevant terms and conditions of the Partner. The Company does not accept any liability arising in conjunction with the personal information collected.
31. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for Reward redemption and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail.
32. For any cancelled / refunded transactions, the Partner has the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant **above** membership account directly without prior notice. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant merchants.
33. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Partner may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.
34. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / the Partner 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.
35. The status of the Eligible Customer's credit card accounts and BoC Pay+ accounts must be valid, normal and in good credit at the time Reward is received in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / the Partner have the right of forfeiture of a customer's eligibility of Reward redemption without prior notice.
36. BOCHK and/or the Company and/or the Partner 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.
37. The Program is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of the Partner and/or BOCHK and/or the Company.
38. All information, prices and images are for reference only.
39. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
40. No person other than the customers, the Partner, 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.
41. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay+. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
42. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
43. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee on 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.

44. 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 liable to 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. Nor 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.
45. Apple Pay is a trademark 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 BOC 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 BOC 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.
46. For the details, related terms and conditions of BOC Visa Credit Card "Amazing Rewards", please refer to: www.bochk.com/s/a/ms_1h26ve.
47. For the details, related terms and conditions of "BOC Cheers Card Extra Welcome Offer", please refer to: www.bochk.com/s/a/cheers_622e.
48. Should there be any discrepancy or inconsistency between the English and the 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!