<u>Terms & Conditions of "BOC Private Card Up To 15% Off Designated Hotel Reservation and Hotel Privileges Promotion":</u>

- 1. Promotion period runs from 12 May till 16 October 2025 (both dates inclusive) (the "Promotion Period").
- 2. Unless otherwise specified, offer is only applicable to clients of BOC Private Card (the "Eligible Credit Card") (the "Clients") that is issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong.
- 3. During the Promotion Period, Clients can enjoy up to 15% off reservations at hotels of Hyatt Hotels Corporation (the "Participating Hotels") and designated hotel privileges (subject to availability) by making a hotel reservation via BOC Private Card Lifestyle Manager and settling the payment with an Eligible Credit Card (the "Offer").
- 4. Offer is applicable to room rates of Participating Hotels made via the designated travel service provider appointed by the Company (the "Service Provider"). All room rates are based on best available rate. Rates are per room night based on single / double occupancy and availability at the time of reservation and do not include additional per room night surcharges that may be imposed or applicable state / local taxes.
- 5. Participating Hotels include Park Hyatt, Andaz, Grand Hyatt, Hyatt Regency and The Unbound Collection. The list of Participating Hotels will be updated from time to time, please contact BOC Private Card Lifestyle Manager for details.

6. Designated hotel privileges include:

Participating Hotels	Designated Hotel Privileges
-Park Hyatt	- A US\$100 property credit (per room per stay)
	- A one-category room upgrade (subject to room availability; if available, it will be confirmed within 24 hours of booking)
	- Daily full breakfast for two (per bedroom) at the hotel's restaurant
	- Early check-in (as early as 9am) and late check-out (as late as 4pm) (subject to room availability)
	- A welcome amenity
-Andaz -Grand Hyatt -Hyatt Regency -The Unbound Collection	- A US\$50 or US\$100 property credit (per room per stay) (it varies by properties)
	 A one-category room upgrade (subject to room availability; if available, confirmed within 24 hours of booking)
	- Daily full breakfast for two (per bedroom) at the hotel's restaurant
	- Early check-in (as early as 9am) (subject to room availability)
	- A welcome amenity

- 7. Hotel reservation must be made at least 7 working days (excluding Saturdays, Sundays and public holidays) before the check-in date, which is counted from the following day of successful receipt of reservation request by BOC Private Card Lifestyle Manager. Any requests of quotations and/or reservations made in less than 7 working days prior to 3pm of the check-in date are not accepted.
- 8. If Client wishes to proceed with the reservation after receiving the quotation, the Client should have also clearly agreed and authorized BOC Private Card Lifestyle Manager to pass the name, email address and mobile number to the Service Provider to proceed with the relevant reservation and enter the payment process. The Service Provider will then send a payment link to the email address provided by the Client and payment using the Eligible Credit Card is required via the payment link. The reservation is deemed successful and confirmed only after completion of payment and receipt of Service Provider's notification of reservation confirmation.
- 9. Offer is valid for hotel reservation made from 12 May 2025 onwards and the stay must be completed within 6 months from the booking date. For example, the check-out date of a stay booked on 31 May 2025 must not be later than 30 November 2025.

- 10. A minimum stay of 2 nights may apply to bookings of some of the Participating Hotels. Offer is subject to reservation policy and terms of respective Participating Hotels.
- 11. During the Promotion Period, each Eligible Credit Card Client can enjoy a maximum of HK\$6,000 discount per calendar month (counted the day when reservation is confirmed and payment is completed). 12-31 May and 1-16 October will be regarded as one calendar month respectively. Eligible main card and additional card holders are regarded as one account when calculating the maximum discount value that a Client can enjoy per calendar month during the Promotion Period.
- 12. Offer is only applicable to room rates and does not include taxes, surcharges, handling fee or any other fees.
- 13. Handling fee per booking is to be borne by Client and is non-refundable.
- 14. Offer is subject to limited quotas and available on a first-come-first-served basis while quotas last. Offer is also subject to the room availability of the Participating Hotels.
- 15. Client who make the hotel reservation under the Offer must be one of the staying guests. Only one active reservation of any specific date is allowed for the same Client. Participating Hotels may ask Client to present an Eligible Credit Card for verification purpose upon check-in.
- 16. Walk-in guest(s) without prior reservations or reservations which are not made via a BOC Private Card Lifestyle Manager will not be granted the Offer.
- 17. Room availability is subject to the latest booking status provided by Service Provider or Participating Hotels upon reservation confirmation by Client and related payment process has been completed (not at the time of quotation).
- 18. No refund will be honoured under any circumstances once the payment is completed.
- 19. Blackout dates may apply. Clients' requested reservation dates cannot be guaranteed, subject to room availability of Participating Hotels.
- 20. No cash credits or refund of any format will be granted for any unused discounted nights if the Clients checks out earlier than scheduled.
- 21. Cancellations or amendments of reservations must be made through BOC Private Card Lifestyle Manager. Clients' requested change of reservation dates cannot be guaranteed, subject to room availability of Participating Hotels. No refund will be honoured if the requested change is rejected due to room availability.
- 22. Cancellation and amendment fees apply subject to the cancellation and amendment policies of the respective Participating Hotels.
- 23. Cancellation or amendments of reservations must be made at least 7 working days before date of arrival by contacting BOC Private Card Lifestyle Manager. If the Participating Hotels have a different cancellation or amendment policy requiring more than 7 working days' notification, Client's request is subject to the policy of the Participating Hotels which shall be final. If the request violates the policy of the Participating Hotels, related request of cancellation or amendments of reservations will not be processed and no refund will be honoured.
- 24. Once reservations are confirmed and payment is completed, all associated cost (including but not limited to amendment fee, cancellation fee, taxes and surcharges, room rate difference, handling fee, etc) will be borne by Client and will be charged to the Eligible Credit Card.
- 25. Offer is non-transferable and not exchangeable for cash or in kind and cannot be used in conjunction with any other promotions, discounts or privileges.
- 26. Clients' Eligible Credit Card accounts must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offer.
- 27. Any fraud and/or abuse of the Offer by any person (as determined by Bank of China (Hong Kong) Limited (the "BOCHK") and the Company at their sole discretion) will result in forfeiture of the person's eligibility to the Offer. BOCHK and/or the Company reserve the right to deduct the value of any Offer redeemed inappropriately by a Clients directly from any of the Clients' Eligible relevant Credit Card/Smart Account/Payment account without prior notice and/or take legal action in such instances to recover any outstanding amounts.
- 28. All images and information are for reference only.
- 29. BOCHK and/or the Company is not the supplier or service provider of the related products / services. Relevant products / services are provided by Service Provider and/or Participating Hotels. Any enquiries, opinions, claims, complaints or disputes relating to the goods and

services should be directed to Service Provider and/or Participating Hotels. BOCHK and/or the 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 goods, products and services provided by Service Provider and/or Participating Hotels. Service Provider and/or Participating Hotels is solely responsible for all obligations and liabilities.

- 30. No person other than the Eligible Credit Card Client, 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.
- 31. BOCHK and/or the Company reserve the right to amend, suspend or cancel the Offer or its terms and conditions. BOCHK and/or the Company reserve the right of final decision on all matters and disputes.
- 32. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 33. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

The Company accepts no liability for the quality of or any other matters relating to the products and services provided by Visa, Service Provider and/or Participating Hotels. Service Provider and/or Participating Hotels are solely responsible for all obligations and liabilities relating to the products and services on offer. The Company, Visa, Service Provider and/or Participating Hotels reserve the right to suspend, change, or terminate the offers or amend the offer terms and conditions at their sole discretion. All matters and disputes will be subject to the final decision of the Company, Visa and Service Provider and/or Participating Hotels.

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