

Terms and Conditions of BOC Cheers Card “The Ultimate Shanghai Race Experience” Lucky Draw:

1. Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Canada Corporation, Visa Worldwide Pte. Ltd., Visa Europe Ltd., Visa Europe Services Inc., Visa Do Brasil Empreendimentos LTDA, Visa International Servicios de Pago España, S.R.L.U. and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, “Visa”), Block, Inc., MKTG, Inc., Racing Bulls S.p.A. and its Visa Cash App Racing Bulls (the “Team”) and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a “Visa Party” and collectively, the “Visa Parties”) and any other Team and commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prize is not negotiable and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of the race in Shanghai and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it. By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team or the race in Shanghai (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities. In exchange for being allowed to participate in the promotion, so far as is permitted by law each winner/recipient hereby releases and forever discharges and agrees to indemnify the Visa Parties from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind (collectively, “Claims”), arising from or by reason of any personal injury, bodily injury, property damage, or the consequences thereof, whether foreseeable or not, resulting from or in any way connected with his or her participation in the promotion. So far as is permitted by law the winner/recipient further covenants and agrees that for the consideration stated above, he or she will hold forever harmless and will not take legal action against any Visa Party for any claim for damages arising or growing out of his or her participation in the promotion whether caused by negligence or otherwise.

2. “The Ultimate Shanghai Race Experience” Lucky Draw (the “Promotion”) is only applicable to clients of BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card)(the “Eligible Credit Card”) (the “Clients”) that is issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. The Promotion runs from 01 January, 2026 to 28 January, 2026 (both dates inclusive) (the “Promotion Period”).
4. The registration period of the Promotion runs from 10:00 on 01 January, 2026 to 23:59 on 28 January, 2026 (the “Registration Period”). To participate in the Promotion, the Clients must enter the correct information of his/her Eligible Credit Card and successfully register via the website of the Promotion (www.bochk.com/s/a/cheers_VCARB2026en), BOCHK Mobile Application, BoC Pay+ Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) once during the Registration Period (the “Registration”). A Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the successfully registered eligible Clients (the “Eligible Clients”). The Registration record is based on the computer record of the Company.
5. The Clients (counted by the Identity Document Number) who successfully register during the Registration Period will be eligible to participate in a lucky draw (the “Lucky Draw Entries”) for every HK\$500 accumulated retail spending or mobile payment spending (the “Eligible Spending”) with Eligible Credit Card during the Promotion Period. The Winners (the “Winners”) can enjoy the ultimate experience package for two for the Shanghai Race Event (the “Prize”) held from 13 March to 15 March, 2026.
 - Eligible Clients will receive one Lucky Draw Entries for every HK\$500 accumulated retail spending or mobile payment spending. There is no limit to the number of Lucky Draw Entries each Eligible Clients can receive during the promotion period.
 - Total 2 Winners will be drawn from this Promotion and the Winners will win the ultimate experience package for two for the Shanghai Race Event according to the lucky draw result. Details are as follows:

Prize	Quota
<p>“The Ultimate Shanghai Race Experience event package for two” includes:</p> <ul style="list-style-type: none"> • 4 nights 5-star hotel accommodation based on double occupancy in Shanghai • Complimentary daily breakfast for two during the 4 nights stay at 5-star hotel accommodation • 1-day Shanghai Race viewing with track experiences on 14 March 2026 (Saturday) OR 15 March 2026 (Sunday) • Local ground transportation to and from racecourse and hotel for two 	two

<ul style="list-style-type: none"> • 1-day trip through Shanghai (around 6 - 8 hours) for two • Visa Cash App Racing Bulls merchandise for two 	
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6. Each Customer (counted by the Identification Document Number) can only win once throughout the entire Promotion Period.
7. The Customer is required to register with an Eligible Credit Card and make Eligible Spending to be Eligible. An Eligible Customer (counted by the Identification Document Number) who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards, and all Eligible Spending made with the Eligible Credit Card will be combined. **No Lucky Draw Entry will be granted if the Customer registers/spends with any card other than an Eligible Credit Card.**
8. For the purposes of this Promotion, Registration and transactions made with a supplementary card will be combined with those of the main card, and the Eligible Spending made with a supplementary card will be combined with those of the main card.
9. Once the Lucky Draw Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed.
10. The Company will determine the Lucky Draw eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
11. All transactions of Eligible retail spending or mobile payment spending must be calculated based on the transaction dates (the Company's computer records shall be final and conclusive), and will be counted as Eligible Spending after verification and successfully posted within 7 calendar days after the transaction date.
12. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan 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 unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any 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 payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, , person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign

currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, , 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 and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

13. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the 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.
14. The number of Lucky Draw Entries is calculated based on the Company's computer record. The Lucky Draw for the Prize will be conducted on 3 February, 2026 (to be completed within 1 day), and the 2 Winners will be drawn randomly by computer system (not manually).
15. The results of the lucky draw will be announced through Wen Wei Po and South China Morning Post on 12 February, 2026. The Company will notify the Winners about prize redemption arrangement on 4 February, 2026 via SMS and/or email based on computer record of Company. The Winners will receive a separate email sent by Visa Worldwide Pte. Limited ("VISA") regarding prize redemption arrangement (the "Winner Notification"). The Customer is required to ensure the phone number and email address registered with the Company are correct and valid. The Company accepts no liability if the Winners are unable to receive or missed the Winner Notification due to incorrect phone number or email address provided or if no reply is received on or before 16 February, 2026, the Winners are deemed to have forfeited the Race Experience Package, and no compensation whatsoever will be offered.
16. Personal data including name, email address and contact number of the Winners will be passed to VISA for the purpose of prize collection. Enrolling in this promotion means that you have provided consent to pass your personal data to VISA if you are identified as Winners.
17. Clients' Eligible Credit Card accounts must be normal, valid and in good standing during the Promotion Period in order to enjoy the Prize.
18. The Promotion is not applicable to staff of Bank of China (Hong Kong) Limited.
19. 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 reserve the right to cancel his/ her opportunity to participate in the lucky draw without prior notice, and/or to take legal action to recover the relevant losses.
20. No seat and session selection are available.
21. BOCHK and/ or the Company are not the service providers of Merchants and/ or the service

provider. BOCHK and/ or the Company accept no liability for the products and/ or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to Merchants and/ or relevant service provider. BOCHK and/ or the Company accept no liability for and shall not be responsible for the product and/ or service quality and/ or any other matters relating to the product and/ or service provided by Merchants or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. Merchants and/ or the service provider of the product and/ or service are solely responsible for all obligations and liabilities relating to product and/or service.

22. 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.
23. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072

Trade Promotion Competition Licence No.: 60977