

General Terms and Conditions of “Samsung Shopping Privileges” (the “Promotion”)

1. The Promotion runs from 25 February 2026 till 30 April 2026 (both dates inclusive and based on the transaction date) (the “Promotion Period”).
2. The Promotion applies to all physical shops of Samsung Electronics H.K. Co., Ltd. (the “Merchant”) in Hong Kong (the “Shops”), Samsung App (「APP」) and Samsung online shop (the “Online Shop”).
3. Unless otherwise specified, the Promotion is applicable to the following payment methods:
 - i. BOC Dual Currency Credit Cards issued in Hong Kong bearing the BOC logo, but excluding BOC Credit Cards issued in the Mainland or Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Card”); and/or
 - ii. BoC Pay+ mobile app payments, which refer to QR Code payments made with the BoC Pay+ mobile app via UnionPay network. Transactions must be made through the UnionPay network during promotion period to enjoy offers, only applicable to BoC Pay+ that is linked with an Eligible Credit Card as Direct Payment Method (“BoC Pay+”). Eligible transactions include: Transactions made with an Eligible Credit Card and/or BoC Pay+ and/or Mobile Payment (including but not limited to QR Code Payment in UnionPay, Samsung Pay, Apple Pay and Huawei Pay) (the “Mobile Payment”). “QR Code Payment in UnionPay” means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Any transactions made with e-wallets (including but not limited to Alipay HK, WeChat Pay HK, Alipay, WeChat Pay and other designated payment means / e-Wallets as decided by the Company) (the “e-wallets”) and transactions without sales slips/records are treated as ineligible transactions.
4. Unless otherwise specified, the Promotion cannot be used in conjunction with any other promotions. Awarded Cash Rebate can neither be exchanged for cash nor refunded, and is not exchangeable for other products, transferable or saleable. Cash Rebate is only applicable to retail spending made after the relevant Cash Rebate has been awarded, and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Cash Rebate has been awarded.
5. 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.
6. Bank of China (Hong Kong) Limited (“BOCHK”) and/or BOC Credit Card (International) Limited (the “Company”) will determine the eligibility of each transaction by matching the cardholder transaction records held by BOCHK or the Company and the relevant data provided. If the information from the cardholder differs from those of the Card Company records, the latter shall be final and conclusive.
7. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Promotion. Only duly posted transactions with valid sales slips/records are eligible for this Promotion. In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, the Merchant, BOCHK and/or the Company reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Offers without prior notice. BOCHK and/or the Card Company also reserve the right to

cancel the respective credit card account and/or BoC Pay+ take further legal actions as deemed necessary.

8. BOCHK and/or the Company are not the service providers of the Merchant's products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Merchant should be directed to the respective service providers. BOCHK and/or the Card 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 Merchant. The Merchant is solely responsible for all obligations and liabilities.
9. All images and details are for reference only.
10. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
11. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI App Gallery or BOCHK website. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
12. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms and conditions. The Company and the Merchant are not the service providers of the Mobile Payment Applications. If customers have any enquiries or complaints about the Mobile Payment Applications, they should directly contact the service providers. The Company and the Merchant give no guarantee to the Mobile Payment Applications of the service providers, and do not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
13. The Company and the Merchant have 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 for 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 and the Merchant do not or do not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall the Company and the Merchant 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.
14. 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. Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. 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. For more details on UnionPay App, please visit unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

15. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
16. By using the BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as may be amended by BOCHK from time to time.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. No person other than the customer, BOCHK and/or the Company and the Merchant 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.
19. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Promotion or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
20. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of “Samsung Shopping Privileges” Offer

21. “Eligible Transaction of the Offer” refers to transactions of designated single net retail spending with valid sales records at the shops or online shop of the Merchant by using an Eligible Credit Card and/or BoC Pay+ (the “Eligible Transaction of the Offer”) during the Promotion Period. All eligible transactions of the Offer will be counted based on net spending amount, while the net spending amount shall exclude any amount deducted by discount, usage of gift voucher / cash voucher / gift card amount.
22. To be eligible for the offer, a cardholder must make a designated single net spending with an Eligible Credit Card and/or BoC Pay+ at the shops or online shop of the Merchant, and fulfil the requirement of Eligible Transaction of the Offer during the Promotion Period, in order to be entitled to the following Cash Rebate:

Upon designated spending amount with Eligible Transaction of the Offer (HK\$)	Cash Rebate (%)	Maximum Rebate(HK\$)
\$3,000 - \$5,999	5%	\$2,000
\$6,000 – \$9,999	7%	
\$10,000 or above	8%	

23. There is a maximum cap on the Cash Rebate of the offer per each Eligible Credit Card (main card and supplementary card will be combined in the calculation). Each Eligible Credit Card can earn a maximum of HK\$2,000 Cash Rebate throughout the Promotion Period.
24. BOCHK and/or The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
25. All Eligible Transactions must be completed during the Promotion Period (based on the transaction date) and posted on or before 7 May 2026.

26. The Cash Rebate of the offer will be credited to the designated account on or before 31 July 2026 upon verification of the transaction details made with an Eligible Credit Card and/or BoC Pay+.
27. The eligible customer must check the monthly statements, and the Company will not be responsible for notification. The customer must retain all original transaction sales slips for reference. In case of dispute, the Company reserves the right to request a customer to provide the original transaction sales slip(s) and/or further documentation or evidence for verification at any time during or after the promotion. All sales slip(s) and/or further documentation submitted to the Company will not be returned.
28. Only customers whose Eligible Credit Card accounts and/or BoC Pay+ are valid and in good standing will be eligible for the Promotion. In the event of termination of a credit card account and/or BoC Pay+, violation of the Credit Card User Agreement and Credit Card Agreement during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.

“BOC UnionPay Dual Currency Credit Card Samsung Wallet Instant Discount Promotion”

Terms and Conditions

1. The promotion period runs from 25 February 2026 to 24 February 2027 (based on transaction date) (the “Promotion Period”).
2. Eligible Payment Method: This promotion is only applicable to BOC UnionPay Dual Currency Credit Cards issued in Hong Kong and bearing the BOC logo, which are successfully bound to Samsung Pay (Samsung Wallet), for transactions completed via the UnionPay payment network.
3. During the Promotion Period, UnionPay cardholders who make a single eligible transaction with a net spending amount of more than HKD 20 (excluding HKD 20) using the Eligible Payment Method will enjoy an instant discount of HKD 20 (the “Offer”).
4. The Offer is available on a first-come, first-served basis while quotas last. Once the quota is exhausted, the promotion will end immediately. Each card is entitled to the Offer once per day, with a maximum of five (5) times during the Promotion Period.
5. UnionPay will distribute the Offer based on the transaction time. Unless otherwise specified, this Offer cannot be used with other UnionPay offers.
6. The instant discount is provided by UnionPay International Limited; Bank of China (Hong Kong) Limited (“BOCHK”) and/or BOC Credit Card (International) Limited (“Card Company”) is not the supplier of the above promotion and services. For any inquiries, comments, claims, complaints or disputes regarding the above promotion, please contact UnionPay International Limited and/or its service providers directly. BOCHK and/or the Card Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters provided by UnionPay International Limited and/or its service provider. UnionPay International Limited and/or its service provider is solely responsible for all obligations and liabilities. The Promotion is subject to corresponding promotional period and applicable terms and conditions, please visit UnionPay International website for details.

Terms and Conditions of BOC Go Card “Extra Gift Points on Mainland & Local Mobile Payment Transaction Promotion” Offers

This promotion has a limited quota and is only available to qualified customers who has successfully registered. Registration is on a first-come first-served basis. Registration and promotion period: Now until 30 June 2026. For details and to register now:

<http://www.bochk.com/s/a/gompq126e>

SVF License Number: SVFB072

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