

**General Terms and Conditions of “Samsung Shopping Privileges”:**

1. “Samsung Shopping Privileges” consists of “Up to HK\$2,000 Cash Rebate” (“Offer 1”) and “Samsung Pay Instant Discount Offer” (“Offer 2”).
2. The Promotion runs from 8 July to 31 August 2026 (both dates inclusive, based on transaction date) (the “Promotion Period”).
3. The Promotion applies to designated Samsung Experience Stores, Samsung Online Shop (shop.samsung.com/hk/) and Samsung Shop App (the “Merchant”)
4. Unless otherwise specified, the Promotion is applicable to the following payment methods:
  - i. BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded 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+”).
  - iii. Any transactions made with e-wallets (including but not limited to Alipay HK, WeChat Pay HK, UnionPay, 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. Eligible payment methods include: Transactions made with an Eligible Credit Card and/or BoC Pay+ and/or Mobile Payment (including but not limited to Apple Pay, Google Pay, Samsung Pay and Huawei Pay) (the “Mobile Payment”);
5. Offer 2 is provided by the Merchant. Further terms and conditions prescribed by the Merchant apply to this Offer 2. This Offer 2 is only applicable to the purchase designated items, which may vary between the designated Samsung Experience Stores, Samsung Online Shop and Samsung Shop App. For details, please visit [https://shop.samsung.com/hk\\_en/offer/Samsung-experience-store-samsung-pay-offer-terms-and-conditions](https://shop.samsung.com/hk_en/offer/Samsung-experience-store-samsung-pay-offer-terms-and-conditions) (applicable to Samsung Experience Stores) and [https://shop.samsung.com/hk\\_en/offer/samsung-pay-2026-terms-and-conditions](https://shop.samsung.com/hk_en/offer/samsung-pay-2026-terms-and-conditions) (applicable to Samsung Online Shop and Samsung Shop App).
6. Eligible Transaction refers to transactions of designated single net retail spending with valid sales records at the Merchant by using an Eligible Credit Card and/or BoC Pay+ (the “Eligible Transaction”) during the Promotion Period. All eligible transactions 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.
7. To be eligible for Offer 1, a cardholder must successfully register for the Promotion, make a designated single net spending with an Eligible Credit Card and/or BoC Pay+ at the Merchant, and fulfil the requirement of Eligible Transaction during the Promotion Period, in order to be entitled to the following Cash Rebate of Offer 1:

Upon designated spending amount with Eligible Transaction (HK\$)	Cash Rebate (%)
\$3,000 - \$9,999	4%
\$10,000 - \$14,999	5%
\$15,000 or above	6%

There is a maximum cap on the Cash Rebate of Offer 1 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.

8. Registration is required to participate the Promotion of Offer 1. The registration period runs from 10:00 on 8 July 2026 to 23:59 on 31 August 2026 (the "Registration Period"). A customer has to register once with an Eligible Credit Card and/or BoC Pay+ linked with an Eligible Credit Card via BoC Pay+ Mobile Application, BOCHK Mobile Application or BOCHK Website ([www.bochk.com/s/a/Samsun202607](http://www.bochk.com/s/a/Samsun202607)) during the Registration Period (the "Registration"). A Registration reference number will be issued upon successful Registration. The quota for Registration is limited to the first 10,000 successfully registered cardholders. The Registration record and quota are calculated based on the computer record of the Company.
9. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The Registration record issued upon successful Registration is only for reference and cannot be taken as confirmation of eligibility. 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.
10. All Eligible Transactions must be completed during the Promotion Period and posted on or before 7 September 2026.
11. All transactions made at the Merchant by a cardholder during the Promotion Period are not counted as eligible transactions of the "Spending Rewards for Selected Customers" Promotion. The "Spending Rewards for Selected Customers" Promotion is only applicable to selected cardholders who receive the related promotional SMS / eDM, please refer to the related promotional eDM for offer details, the terms and conditions.
12. A cardholder who has more than one Eligible Credit Card only has to register once with any one of the Eligible Credit Cards during the Registration Period. Registration and Eligible Transactions made with a supplementary card will be combined with those of the main card to be calculated towards the Cash Rebate. All Eligible Credit Card accounts under the same number of identification proof document will be automatically combined for the calculation of the entitled Cash Rebate. Cash Rebate will be automatically credited to the first successfully registered main credit card account. If a cardholder registers more than once, the Cash Rebate will be posted to the first successful registered credit card account. No Cash Rebate will be awarded to a cardholder who has not registered during the registration period or has inputted incorrect information. Cash Rebate will not be awarded for transactions made with an ineligible credit card or for registration using an ineligible credit card.
13. The Cash Rebate will be credited to the designated account on or before 30 November 2026 upon verification of the transaction details made with an Eligible Credit Card and/or BoC Pay+:
  - i. If the customer spends with an Eligible Credit Card, the Cash Rebate will be credited to the first registered Eligible Credit Card account and will be posted in the November 2026 monthly statement of the cardholder.
  - ii. If the customer spends with BoC Pay+ bound with an Eligible Credit Card, the Cash Rebate will be credited to the respective card account and will be posted in the November 2026 monthly statement of the cardholder.

14. 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.
15. 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.
16. Unless otherwise specified, the Promotion cannot be used in conjunction with any promotions of other banks. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. All images and details are for reference only.
22. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
23. 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).

24. 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.
25. 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.
26. Apple Pay iPhone and Touch ID are trademarks 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](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and 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 a trademark of Samsung Electronics Co., Ltd. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://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. For more details on the UnionPay App, please visit [www.unionpayintl.com/en](http://www.unionpayintl.com/en) and go to "Mobile Payment" in the "Products & Services" section.
27. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
28. 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.
29. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
30. 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.
31. 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.
32. 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 Summary of “BOC Go Card: Up to 4% Rebate”**

The promotion period of “BOC Go Card: Up to 4% Rebate” is from now until 30 September 2026. This Promotion is only applicable to BOC Go UnionPay Diamond/ Platinum Cardholders that are successfully registered during the registration period. Limited quotas, registration period and other Terms & Conditions apply, please refer to [www.bochk.com/s/a/gompq126](http://www.bochk.com/s/a/gompq126).

License Number SVFB072

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