

General Terms and Conditions of BOC SOGO Visa Card “BOC SOGO Visa Card SOGO Fabulous Shopping Rewards”

The game of “BOC SOGO Visa Card SOGO Fabulous Shopping Rewards” (this “Promotion”) is the promotion activity under BOC Credit Card (International) Limited (the “Company”).

Promotion Period:

The promotion period last from now till 22 June 2025. The game activity is located at SOGO Causeway Bay store (the store entrance of Hennessy Road entrance, new wing) and Shop G-10 (next to Longchamp store) at SOGO Kai Tak store.

Eligibility of “Eligible Customers” and the Terms & Conditions of Promotion Game:

During the promotion period, participants who fulfill the following specified criteria will have a chance to receive rewards from the Company.

1. This promotion is applicable to the cardholders of BOC SOGO Visa Platinum Cards/ BOC SOGO Visa Signature Cards (the “BOC SOGO Visa Card”, “Eligible Credit Cards”) (collectively “Eligible Customer(s)”).
2. This promotion is only applicable to Eligible Customers who are entitled to receive Reward 1 and/or Reward 2 of the respective spending level for the same Eligible Credit Cards or eligible mobile payment with the same Eligible Credit Card or eligible mobile payment for the same day’s cumulative spending of the specified amount of SOGO Causeway Bay store or Kai Tak store (the “Merchants”) during the Promotion Period, details are as follows.

Rewards (“Rewards”)	Same Day Accumulated Spending (Maximum of 2 sales slips on the same day)	Promotion Game	Game Prizes
Reward 1	HK\$1,000 or above	Gashapon Machine X 1	HK\$50 SOGO Shopping voucher
Reward 2 (only available on Saturday and Sunday)	HK\$2,000 or above	Dart Game X 1	HK\$50 SOGO Shopping voucher X 1 or one gift

*Eligible Customers with Eligible Receipts (please refer to the definition of Eligible Receipts below) are entitled to participate in the Promotion Game once.

3. Each Eligible Customer can only redeem the Reward 1 and/or Reward 2 of the respective spending level once per day on the same day of spending. During the Promotion Period, the number of Reward(s) available for redemption is limited and will be offered on a first-come-first-served basis while stock lasts. Customers can check the redemption status of the Reward(s) at the game counters of the Promotion. Daily quota is calculated independently and will not be combined or accumulated. If the quota is full, the offer will be ended earlier.
4. The total number of Reward 1 and Reward 2 for redemption during the entire Promotion Period shall not be less than 5,200 and 240 respectively, and all the Rewards (including those for each day and for the entire Promotion Period) are subject to a limited quota on a first-come-first-served basis.
5. Each Eligible Customer who wishes to redeem the Reward must present his/her Eligible Credit Card and/or his/her Eligible Mobile Payment (including his/her card face and transaction history) (if applicable), the original Merchants machine-printed invoice of the Eligible Transaction, and the original of the relevant sales slip (“Eligible Receipt”) at the Redemption Location at the time specified below on the day of transaction for checking and verification by staff for correctness in order to redeem the Reward. (hereinafter referred to as “Eligible Receipts”), which will be verified by the staff to be in order to redeem the Reward. Late receipts and receipts outside the promotion period will not be accepted. Details of redemption are as follows:

Activity Game Counter Locations	Opening Hours
1. SOGO Causeway Bay store - the store entrance of Hennessy Road entrance, new wing 2. SOGO Kai Tak store - Shop G-10 (next to Longchamp store)	1. SOGO Causeway Bay store: 12pm till 8pm 2. SOGO Kai Tak store: 12pm till 8pm
Game Participation Flow	
1. Registration :	

Eligible Customers who come to the game venue during the game time on the day of spending, register and present the Eligible Receipts to the on-site staff, and obtain one Reward 1 and/or one Reward 2 game of that spending level after checking by the staff.

2. **How to play the game :**

Reward 1

Participate in the game of Gashapon Machine once and redeem the prize from the on-site staff by presenting the prize barcode obtained from the Gashapon Machine

- The winning prizes are all HK\$50 SOGO Shopping Vouchers, including SOGO Shopping Vouchers (applicable to SOGO Causeway Bay Store and SOGO Kai Tak Store) or SOGO Kai Tak Store SOGO Shopping Vouchers.

Reward 2

- Eligible participants can get two balls and throw the ball to the designated position on the scoreboard to get a copy of the related prize.

■ Game Prizes:

Red heard area: Receive two HK\$50 SOOG Shopping Vouchers

Other board area: Receive a small gift. Gifts are distributed randomly and cannot be exchanged.

3. **Game completion and prizes redemption :**

Upon completion of the game and confirmation by the staff, Eligible Customers will receive the corresponding rewards of the activity game.

When registering for this Promotion, the relevant purchase must be made by the same Eligible Customer using the same Eligible Credit Card. Each time, a maximum of 2 sets of Eligible Receipts with each set of Eligible Receipts can be accumulated from the same Eligible Credit Card or Eligible Mobile Payment for different outlets of SOGO Department Stores. The redeemer must be cardholder of the Eligible Credit Card himself/herself and the staff has the right to request the customer to produce his/her identity document for verification purpose. The Company reserves the right to refuse to redeem the rewards if the customer refuses to provide the above information.

6. Each set of Eligible Receipt can only be redeemed once for the Reward1 and/or Reward2 of the designated spending level, and the Reward cannot be replaced after redemption. The same Eligible Customer can only redeem the Reward once for the same Merchants on the same day.
7. This Promotion is organized and provided by the Company, the Company shall not be liable for any problem(s) regarding to the redemption of Reward 1, whether due to unable to present the Eligible Receipts or any other reasons. This Promotion is subject to relevant terms and conditions. For details, please refer to the relevant promotion materials or ask the staff on site.
8. Rewards can only be claimed on the transaction day. Late redemption will not be accepted. The last redemption date is 22 June, 2025. Receipts that are out of the Promotion Period are not accepted. Spending on different transaction days cannot be accumulated for redemption. Redemption time is subject to change without prior notice.
9. There will not be any prior notice if the quotas on that day are full. The quotas are calculated based on the computer record of the Company and/or the Participating Mall. Customers are suggested to check the redemption status with the staff of the counter.
10. All original copies of the Eligible Receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. The Company 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 Merchants machine-printed invoices. Any spending balance that exceeds the spending requirements will not be eligible for other rewards.
11. Rewards 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-Voucher. Offers are subject to relevant terms and conditions of the Merchants, please check with the Merchants for details. The Company is not the providers of the goods of the Merchants, 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 staff reserve the right to collect or cancel the Rewards used for resale.
12. Staff and sales personnel of the Merchants are not eligible to join this Promotion. Customers must redeem the Rewards at the redemption counter in person. Sales personnel of the Merchants and other customers cannot redeem the Rewards on behalf of the customers under any circumstance.
13. Redemption is only eligible for customers with original copies of the payment slips and Merchants machine-printed invoices issued by the Merchants within the opening hours. Customer's payment slips issued by the Merchants must clearly state the credit card number, Merchants name, transaction date, spending amount, valid authorization code and customer's

signature (if applicable); whereas the Merchants name, transaction date, spending amount and purchased items must be clearly stated on the Merchants machine-printed invoices. Credit card statements or photocopies of payment slips / Merchants machine-printed invoices are not accepted. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and Merchants machine-printed invoices and/or the relevant Physical Eligible Credit Cards and/or its Eligible Mobile Payment (include its card face and transaction records) on the transaction day, or if the information provided by the customer is incomplete (regardless of any reasons). Eligible Receipts that are damaged, outdated and not clearly showing the relevant information are not accepted.

14. Spending amount is counted by individual Eligible Credit Card 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). Spending of different principal credit card and supplementary credit card will be counted separately.
15. Eligible transactions refer to transactions between the Eligible Customer and the Merchants through payment with an Eligible Credit Card (including Eligible Mobile Payment). This Promotion does not accept the transaction from non-designated retail Merchants, including but not limited to the receipts from Pop-up stores and Bazaar. Applicable transactions do not include online or out-of-store payments/transfers, value-adding receipts, purchases of cash vouchers/ gift vouchers/ gift cards and membership fee payments; spending with the usage of tenants' cash vouchers/gift vouchers/gift cards; receipts from bank charges, membership fee payments (including but not limited to gold club / jewellery club and fitness club), utilities bill payments, office tenant transactions, unposted/unauthorised transactions, transactions without credit card sales slips/Merchants sales receipts (such as online purchases, mail/fax/phone orders or charity donations), medical charges, insurance & investment fee payments, telecommunications services, bill payment services, car parking fees, car wash services, wedding banquets, private or corporate functions at F&B outlets; reloads of e-wallet or Octopus automatic add-value services, stored-value cards or any value added to or transactions with stored-value cards. Receipts for any cancelled, refunded, or exchanged transactions or derived from exchanged, forged, fraudulent or other trades decided by the Participating Mall or any ineligible transaction designated by the Partner / the Company will not be accepted.
16. Any photocopied, amended, handwritten or reprinted invoices / payment slips and / receipts or credit card statement are not accepted. The Merchants 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.
17. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App, BoC Pay, BoC Pay+ and other designated payment means / e-Wallets as decided by the Company, and split transactions will not be accepted. Transaction from the same Merchants cannot be split into multiple Merchants machine-printed invoices or payment slips with same or different credit card(s) to participate in this Promotion.
18. During the Promotion Period, for product deposit payments and deposit payments for dining bookings, eligible spending amount is counted by the total value of deposit amount with Eligible Credit Cards and/or eligible mobile payments on the date of placing deposit; for product balance payments and balance payments for dining bookings, eligible spending amount is counted by the total value of balance amount on the date of settling balance. Only the first payment of instalment on the transaction day will be counted for joining this Promotion, and the remaining balance of that instalment transaction is not accepted for joining any promotion Promotion.
19. In the event that the eligibility of an Eligible Customer is in doubt, the decision of the Company shall be final and the Company shall not be liable for any loss or reimbursement of the Eligible Participant's eligibility and the related rewards in any form.

Disclaimer of Liability

20. The Company will not be held liable for any delay, loss, error, illegibility or damage of the items used by the participants in the registered games due to environmental factors, technical reasons or any other reasons not attributable to the Company.
21. The Company shall not be liable for any loss suffered by the participants as a result of their participation in the games of the Promotion. The Company will not be responsible for any loss or compensation in the event of loss or theft of the prizes once they have been collected by the Eligible Customers.

General Terms and conditions

22. The above products, services and offers are subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of the Merchants or Bank of China (Hong Kong) Limited ("BOCHK") and/or the Company.
23. All information, prices and images are for reference only.
24. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / Merchants have the right of forfeiture of a customer's eligibility to participate in this Promotion and reserve the right to take legal action in such instances.
25. The status of the Eligible Customer's credit card accounts must be valid, normal and in good credit at the time the Rewards

are received, in order to be eligible for this Promotion. 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 / Merchants has the right of forfeiture of a customer's eligibility of Reward redemption without prior notice.

26. BOCHK and/or the Company and/or the Partner and/or Participating Mall reserve the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.
27. The Promotion is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff on-site and/or BOCHK and/or the Company.
28. These terms and conditions of the Promotion are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
29. No person other than the customers, the Merchants 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.
30. 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.
31. 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.
32. 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.
33. BOCHK and/or the Company and/or the Merchants reserve the right to amend, suspend or cancel the Promotion or its terms and conditions.
34. BOCHK and/or the Company and/or the Merchants reserve the right of final decision on all matters and disputes.
35. 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!