

### **General Terms and Conditions:**

1. “Limited Time of Taobao Discount Promotion for BOC Taobao World Mastercard” (the “Promotion”) is only applicable to the BOC Taobao World Mastercard Card (the “Eligible Credit Card”) issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
2. (1) Any offer(s) under this Promotion is provided in the form of an e-coupon (the “Coupon”), upon successful redemption, Alipay Payment Services (HK) Limited (the “AlipayHK”) will store the coupon in the AlipayHK Mobile Application (the “AlipayHK App”) account of the Eligible Customer (please refers to (2) for the definition of Eligible Customer) automatically.  
(2) Unless otherwise specified, during the Promotion Period, each AlipayHK user can only participate in the Promotion once. For the avoidance of doubt, “each AlipayHK user” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account (the “Customer”). To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user, who can only participate in this Promotion once:
  - Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
  - Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
  - The same credit card number being connected to multiple AlipayHK accounts.

In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK accounts, mobile phone numbers, mobile devices or credit card numbers, BOC Credit Card (International) Limited (the “BOCCC”) and AlipayHK reserve the right to suspend or terminate the release of any rewards to the relevant account(s) and to take legal action. The quota is calculated based on the computer record of BOCCC and AlipayHK.

3. Here is an explanation on how to use coupons / rewards in the AlipayHK account:
  - Basic Reward: This includes welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, and Limited Payment Method coupons.
  - Priority of Basic Rewards: Platform General Coupons shall have first priority of usage and Limited Payment Method Coupons shall have second priority. If the user has more than one of the same kinds of Basic Reward, the Basic

Reward with the highest value will be used first. In case the Basic Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Basic Rewards are the same, the Basic Reward with the earliest redemption date will be used first.

- Priority Reward: This shall have priority of usage over Basic Reward(s). If there is more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Rewards are the same, the Priority Reward with the earliest redemption date will be used first.
  - Using rewards together: One (1) Priority Reward may be used in conjunction with one (1) Basic Reward or up to ten (10) Accumulative Basic Reward(s) in applicable circumstances. If a user has both Basic Reward and Accumulative Basic Rewards, whichever Basic Reward or Accumulative Basic Reward(s) (based on aggregate value up to ten (10) coupons) that has the highest value will be used first. If the value is tied the same, the Accumulative Basic Reward(s) (up to ten (10) coupons) will be used first.
4. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
  5. The rewards obtained cannot be used in conjunction with other offers, discounts or coupons, and cannot be exchanged for cash, other products, or transferred.
  6. When a refund occurs for an order using the Offers, the maximum refundable amount is the actual payment amount of that order. Please refer to the refund page for the specific refundable amounts. Offers will not be returned.
  7. Upon successful redemption, AlipayHK will store the Coupon in the AlipayHK App account of user automatically. The Coupon will be deducted automatically in applicable circumstances. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
  8. For any enquiries in relation to AlipayHK App and its services or Offers, please call the AlipayHK customer service hotline at 2245 3201.
  9. BOCCC, AlipayHK and Merchant shall bear no liability if Eligible Customers cannot perform a successful redemption of relevant rewards and/or the relevant reward is lost due to any circumstances.
  10. The Offers cannot be redeemed for cash, exchanged for other products, returned or transferred.
  11. The Eligible Credit Card accounts of the Eligible Customer must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offers under this Promotion.

12. For payment made via the AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK system at the time of the transaction. The exchange rate conversion tool in the AlipayHK App is for reference only
13. All information and images are for reference only.
14. Customers are responsible for the data charges of using and/or downloading the AlipayHK App imposed by its service provider.
15. AlipayHK App is a Third-Party Mobile Application. Use of the AlipayHK App is subject to their respective terms and conditions of AlipayHK and/or related services. BOCCC is not the service provider of AlipayHK and/or the product or services. Any enquires, opinions, claims, complaints or disputes about AlipayHK App and/or the products or service of AlipayHK should be directed to the respective service providers. BOCCC and AlipayHK (in its capacity as a platform provider) accepts no liability for and shall not be responsible for the products, food and/or services of or any other matters relating to the Third Party and/or the products and/or the providers. For any products, services, transactions or offers related to this promotion (including but not limited to goods or services provided by merchants), the relevant responsibilities (including but not limited to product quality, availability, after-sales service, refunds or dispute resolution) shall be borne solely by the respective merchants, suppliers and/or service providers.
16. BOCCC has not reviewed or verified the information in that Third Party Mobile Application or any materials, products or 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 may be sustained arising from the use of any information, materials, products or services or privacy practices posted or offered at that Third Party Mobile Application. BOCCC does not or does not mean to, by establishing a link to a Third Party Mobile Application, endorse or recommend any information, materials, products or services posted or offered at that Third Party Mobile Application. Nor shall BOCCC be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Mobile Application.
17. If there is any breach of these terms and conditions, or illegal, fraudulent or abusive behaviour during the use of any reward, or if any user commits any act affecting other users' ability to participate in the Promotion fairly, AlipayHK will forfeit such user's reward and entitlement of rewards forthwith without notice, and reserves the right to cancel such transaction and recover any losses from the

relevant user.

18. BOCCC and/or AlipayHK will carry out this Promotion in accordance with applicable laws. If the Promotion cannot be carried out smoothly due to a force majeure event, BOCCC and/or AlipayHK cannot be held liable for any damage, loss or dispute therefrom. A force majeure event is regarded as any government order, damaging cyberattack, electronic system failure or circumstance beyond the control of BOCCC and/or AlipayHK.
19. BOCCC and AlipayHK reserve the right to change, suspend or terminate the Promotion or its terms and conditions at their sole discretion, and the right of final decision of all the matters and disputes.
20. Eligible merchants on Taobao Marketplace and merchants on AlipayHK are responsible for the sale of products, after-sale service and all related matters. BOCCC, AlipayHK and Taobao Marketplace are not involved in the sales process, and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.
21. No person other than AlipayHK, the customers and BOCCC 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.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. Customers agree to submit to the jurisdiction of the courts of the Hong Kong Special Administrative Region.
23. These terms and conditions are subject to prevailing regulatory requirements.
24. The promotion and the associated offers are governed by these terms and conditions as well as the other terms and conditions of AlipayHK.
25. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

### Terms and Conditions of “Limited Time of Taobao Discount Promotion for BOC Taobao World Mastercard”

1. The Promotion runs from 11:00 HKT on 15 June 2026 to 23:59 HKT on 24 June 2026 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, the Promotion is applicable to a Customer who shops with an Eligible Credit Card at Taobao Marketplace (including the Taobao App and world.taobao.com) (the “Merchant”) via the AlipayHK App (the “Eligible Customer”).
3. Eligible Customer must spend a designated minimum amount on Taobao app and website via AlipayHK App with an Eligible Credit Card (the “Eligible Transaction”) to enjoy the following offers. Discount will be applied automatically for Eligible Transaction. Discount detail as below (“Offer”):

Eligible Transaction	Discount
HK\$500 or above	Instant Discount of HK\$20

4. During Promotion Period, each Eligible Customer may use the Promotion once only. The Promotion is subject to 10,000 quotas and allocated on a first-come-first-served basis while quotas last. Quotas are determined based on the records in the AlipayHK App.
5. The applicability is identified by the Merchant. Under no circumstances will the Company and AlipayHK be liable for any losses, liabilities and compensations caused to Customers arising from the inability of such identification by the Taobao platform, or in connection with any operational failure, error, omission or system failure.
6. The Offer is applicable for the order with delivery address in Hong Kong. To enjoy the Offer, each Eligible Customer is required to set the Taobao Mobile App “Payment Means Setting” to “International/ China Hong Kong Macau Taiwan Payment” and “Currency setting” to “HKD”.
7. The offer can be used in conjunction with red packets, merchant discounts, shopping rewards, etc. at the Merchant, subject to the actual payment page which shall prevail.
8. Cardholders who settle payment with their BOC Credit Card bound in their AlipayHK mobile application shall be bound by “Terms and Conditions for Interest-free Purchase Installment Program” and “Terms and Conditions for AlipayHK BOC Credit Card Installment Program”. For more details, please visit <https://www.bochk.com/dam/boccreditcard/instalment/tnc.pdf>
9. For the avoidance of doubt, the Offers are not applicable to Merchant orders under, but not limited to, the following conditions: orders made from non-Mobile App payments, orders from the Xianyu platform, orders for non-physical goods

(including, but not limited to, virtual currencies, call charge cards and other orders that do not require logistics distribution), or other categories that are not supported according to the Taobao platform regulations.

10. Eligible merchants on Taobao/Tmall Marketplace has the liability for the sales of products, after-sales service and all related matters. The Company, AlipayHK and Taobao/Tmall Marketplace are not involved in the sales process, and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.
11. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. No persons other than the Eligible Customers, AlipayHK, Merchant and 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.

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