

Terms and conditions of “BOC Taobao World Mastercard x Klook Offer”:

1. “BOC Taobao World Mastercard x Klook Offer” (the “Program”) runs from 1 July to 31 December 2026 (both dates inclusive) (the “Promotion Period”).
2. The Program is applicable to BOC Taobao World Mastercard issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”).
3. To participate in the Program, the customer must successfully register as a member (the “Member”) of Klook (the “Merchant”) via the Klook website (<https://www.klook.com>) or mobile application.
4. During the Promotion Period, the customer must enter the designated Promo Code correctly at the time of transaction before payment, and settling payment with an Eligible Credit Card in order to enjoy the instant discount. The single net spending amount will be counted based on products only, excluding taxes.
 - i. “Offer 1”: Enjoy HK\$100 off with promo code **【BOCTB26TTA】** upon spending over HK\$800 on Global Attractions and Theme Parks
 - ii. “Offer 2”: Enjoy HK\$200 off with promo code **【BOCTB26HT】** upon spending over HK\$1,000 on Global Hotel and Staycation Package

“Offer 1” and “Offer 2” are collectively referred to as the “Offers”.

5. Each user can enjoy both Offer 1 and Offer 2 once per month, while quotas last.
6. The Merchant platform has been set up in Hong Kong, and its product prices can be converted into different currencies. Payment in some currencies may include service charges and / or handling fees if the transaction is not settled in Hong Kong dollars. Please contact the Merchant for any queries.
7. To enjoy the Offers, the customer must make purchase through the Merchant website or mobile application and enter the designated promo code correctly at the time of transaction before payment. Offers are only valid for use during the Promotion Period, and the promo code will not be re-issued once expired.
8. Quota for the Offer 1 will be valid on a monthly basis during the Promotion Period and the quota will be released on the first day of each month at 00:00. Quota for the Offer 2 will be valid on a weekly basis during the Promotion Period and the quota will be released on every Monday at 12:00noon.

9. Total quotas for the designated Offer 1 and Offer 2 promo code during the entire Promotion Period are 3,558 and 720 respectively, and are available on a first-come-first-served basis, while stocks last. The quota of each phase is calculated independently and cannot be merged or accumulated. The offer in that phase will end if the quota of that phase is full. If the quota for a phase are full, the designated promo code will be temporarily invalid until the next phase begins. There will not be any prior notice if the quota of each phase is full.
10. Offers cannot be exchanged for cash, other products, services, other offers or discounts, nor be used in conjunction with other special promotions, discounts or promotional coupons. Offer is not applicable to bookings that were already been made.
11. BOC Credit Card (International)
Limited (The "Company") and the Merchant will not accept any liability if the customer cannot enjoy the Offers due to their own actions (for example, by purchasing the wrong product, missing to enter promo code or using an expired promo code).
12. The actual selling prices of products are based on the price listed on Merchant's website/mobile application. The selling prices will be changed slightly from day to day based on the exchange rate fluctuation.
13. Offer 1 is not applicable to the related products of Universal Studio Japan, Japan Rail Pass, and designated activities as specified by the Merchant from time to time. For details, please refer to the Merchant's website <https://www.klook.com/en-HK/tetris/promo/bochk/> or mobile application.
14. Please refer to the terms and conditions of the specific product page before the usage of the promo code and the purchase of products.
15. The following types of transactions shall not fall under the scope of "Eligible Transaction":
A) Any transactions that are subject to cancellation, charge-back, return of goods and/or refund; B) Any autopay, instalment, or bill payment transactions; C) Transactions made via any third party or e-Wallet payment methods (including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, Octopus, WeChat Pay, PayPal, Payme etc.), e-Wallet top-ups and Octopus Automatic Add-Value Service; D) All unposted/ cancelled/ refunded/ falsified/ unauthorised transactions; E) Any other type of transaction as determined by the Company from time to time.

16. The Company will determine the eligibility of customers to participate in this Program as well as verify the eligible transactions based on the Company's records.
17. Should there be any illegal or fraudulent act committed by a customer, the Company/ the Merchant have the right of forfeiture of a customer's eligibility to participate in this Program, and reserve the right to take legal action in such instances.
18. The status of the customer's credit card accounts must be valid, normal and in good credit in order to be eligible for this Program. 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 bad credit record, the Company and/or the Merchant have the right of forfeiture of a customer's eligibility to participate in this Program without prior notice.
19. Any cancelled, refunded, falsified and unposted transactions are not counted as Eligible Spending. In case of such transactions, the Offers will be cancelled together with those transactions. Any fraud and/or abuse of the Offers by any person (as determined by The Company and/or the Merchant at their sole discretion) will result in forfeiture of the person's eligibility to the Offers. The Company and/or the Merchant reserve the right to deduct the value of any Offers redeemed inappropriately by a customer directly from any of the customer's relevant Credit Card account without prior notice, and/or take legal action in such instances to recover any outstanding amounts.
20. The customer must keep and submit the relevant original credit card payment slips and/or other documents in respect of the transactions for verification upon request by the Company. All documents submitted will not be returned.
21. The Merchant's website and the Merchant's mobile application are a Third Party website and Third-Party mobile application, respectively. Use of the Merchant's website and mobile application is subject to such service provider's terms and conditions. The Company are not the service provider of the Merchant's website and mobile application. If customers have any enquiries or complaints relating to the Merchant's website and mobile application, please directly contact the Merchant. The Company give no guarantee to the Merchant's website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant's website and mobile application or the services provided.
22. The Company has not reviewed or verified the information in the third parties' website/mobile application or any materials, products, services or privacy practices posted

or offered therein or thereat, and shall not under any circumstances be 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' website/mobile application. The Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' website/mobile application. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' mobile application/website. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' website/mobile application.

23. Customer are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
24. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
25. No person other than the customer, the Merchant 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.
26. The Company are not the service providers of the Merchant and / or the service provider. The Company accept no liability for the products and/or services. Any enquiries, opinions, claims, complaints or disputes regarding the services should be directed to the Merchant and /or relevant service provider. The Company accept no liability for and shall not be responsible for the products and/or services and/or any other matters relating to the products and/or services provided by the Merchant or the service provider, and does not accept any liability arising in conjunction with the products and/or services provided. The Merchant and/or the service provider of the products and/or services are solely responsible for all obligations and liabilities relating to products and/or services.
27. The Company and/or the Merchant reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
28. In case of dispute, the Company and/or the Merchant reserve the right of final decision on

all matters.

29. All information and images are for reference only.
30. 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!