

Terms and Conditions of BOC UnionPay Dual Currency Card “Enjoy 3% Cash Rebate for spending in Japan” :

1. The BOC UnionPay Dual Currency Card “Enjoy 3% Cash Rebate for spending in Japan” (the “Promotion” ) is only applicable to cardholders of BOC UnionPay Dual Currency Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Cards” ), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
2. The Promotion runs from 1 October to 31 December 2025 (both dates inclusive) (the “Promotion Period” ).
3. The registration period of the Promotion runs from 10:00 on 1 October to 23:59 on 31 December 2025 (the “Registration Period” ). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the, website of the Promotion ([https://www.bochk.com/s/a/jpgo\\_e](https://www.bochk.com/s/a/jpgo_e)), BOCHK Mobile Application, BoC Pay+ Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK\_CC) (the Registration Period for BOCHK Credit Card Official WeChat Account runs from 10:00 on 2 October to 23:59 on 31 December 2025) once during the Registration Period (the “Registration” ), The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 20,000 successfully registered eligible cardholders (the “Customers” ). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the “Company” ) and is on a first-come-first-served basis.
4. Each Customer (counted by the Identification Document Number) who successfully registered during the Registration Period **can enjoy the** below offers starting from the month of registration and any calendar months onwards during the registration period.

Each customer can enjoy extra cash rebate in any retail spending at physical stores in Japan (counted by posted amount of the transaction) in a calendar month (the “Eligible Retail Spending at Physical Stores in Japan” ). Eligible Retail Spending at Physical Stores in Japan entitles the customer to an extra 3% Cash Rebate (The extra 3% Cash Rebate is capped at a maximum of HK\$300 in each calendar month and a maximum of HK\$900 during the Entire Promotion Period).

Regarding the spending in Japan mentioned above shall be classified according to the merchant codes/ transaction countries/regions/currency (if applicable) as defined by UnionPay International or a merchant's acquiring bank, and are at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

5. The Eligible Retail Spending at Physical Stores in Japan includes spending via mobile payment (the direct payment by credit cards via mobile payment includes Apple Pay, Google Pay, Huawei Pay, Samsung Pay, UnionPay App, BoC Pay+(if applicable), but excludes transactions made by AlipayHK and WeChat Pay HK, Alipay, WeChat Pay, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets (including but not limited to BoC Pay+ or an equivalent mobile app released by the Company), product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Retail Spending at Physical Stores in Japan shall be determined at the sole and absolute discretion of the Company.

6. For Eligible Retail Spending at Physical Stores in Japan made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.

7. All Eligible Retail Spending at Physical Stores in Japan will be counted on the respective transaction date. Upon verification of the Eligible Retail Spending at Physical Stores in Japan transaction details by the Company, the Cash Rebate will be credited to the first registered main card account within three months after the last day of each calendar month during the Promotion Period. Cash Rebate will be rounded to the nearest dollar. To be eligible for the Cash Rebate, the Eligible Retail Spending at Physical Stores in Japan (based on transaction date) of each calendar month must be successfully posted on or before the 7th day of the subsequent month.

| Promotion Period<br>(both dates inclusive)                | Posting Date of Eligible<br>Retail Spending at<br>Physical Stores in Japan | Date of crediting of<br>extra Cash Rebate | Monthly<br>Statement<br>showing the<br>record of<br>Cash Rebate |
|---|--|---|---|
| The first calendar<br>month:<br><br>1 – 31 October 2025   | On or before<br><br>7 November 2025  | On or before<br><br>31 January 2026       | January or<br>February<br>2026                                  |
| The second calendar<br>month:<br><br>1 – 30 November 2025 | On or before<br><br>7 December 2025  | On or before<br><br>28 February 2026      | February or<br>March 2026                                       |
| The third calendar<br>month:<br><br>1 – 31 December 2025  | On or before<br><br>7 January 2026   | On or before<br><br>31 March 2026         | March or<br>April 2026  |

8. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Cash Rebate credit, the Cash Rebate will be credited to the new card account, or the Eligible Credit Card account with recent spending (the Company and its system setting will determine the eligibility of Cash Rebate credit).

9. Registration and transactions made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.
10. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
11. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
12. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Retail Spending at Local Physical Store in Japan.
13. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate are being awarded will be eligible for the Promotion and the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement, unbinding of the registered BOC UnionPay Dual Currency Credit Card from BoC Pay+, or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebate are being awarded, the Cash Rebate will be cancelled automatically forthwith.
14. The Extra Cash Rebate Reward awarded cannot be transferred or resold.
15. Any fraud or abuse will result in the forfeiture of an Eligible Customer' s eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebate have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
16. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. "BoC Pay+" ). iPhone users may download BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, Huawei AppGallery or the BOCHK website. By using the BoC Pay+ mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay+

mobile app and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Help>Terms and Conditions> Related Terms & Conditions>Terms and Conditions for BoC Pay+. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay+ imposed by their service providers. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited. Terms and conditions of BoC Pay+ apply. BOCHK and/or the Company reserve the right to change any terms and conditions without prior notice, BOCHK and/or the Company do not bear any responsibility regarding any changes.

17. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term 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 to 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.

18. The Company has 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 to any loss (whether in negligible 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 does not or does 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 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.

19. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in 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 not applicable to BOC Commercial Cards and 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](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 UnionPay App, please visit [www.unionpayintl.com/en](http://www.unionpayintl.com/en) and go to "Mobile Payment" in "Products & Services" section.

20. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

21. No person other than the cardholder 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.

22. The Company reserves 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.

23. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

SVF License Number: SVFB072

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