

14 May 2025

**Important Notification on the upgrade from BoC Pay to BoC Pay+ (Updated)**

Dear valuable customers,

Thank you for choosing to use BoC Pay. Please be informed that BoC Pay is upgraded to BoC Pay+ starting on 6 January 2025. From now until 1 June 2025 (“Transition Period”), you may upgrade your account to Pay+ Wallet (“Wallet”) following the instructions on the app. If you choose not to upgrade your account during the Transition Period, you will still be able to continue using the app as usual before 1 June 2025. For details about the upgrade arrangement, please refer to the instructions on the app.

If you have upgraded your account to Pay+ Wallet:

Regardless of the payment method used, any Gift Points<sup>1</sup> earned through BoC Pay+ will be credited to your Wallet, and can be pooled and used together with Gift Points earned through eligible Credit Card(s)<sup>2</sup> on BoC Pay+ and other platforms<sup>3</sup>.

- If you hold a Smart Account that is not bound to a WeChat Pay Hong Kong Account or hold a Payment Account:  
There will be an automatic transfer of the remaining balance and Gift Points from your Smart Account / Payment Account to your Wallet.
- If you hold a Smart Account that is bound to a WeChat Pay Hong Kong Account:  
There will be an automatic transfer of Gift Points from your Smart Account to your Wallet. The remaining balance will be retained in the Smart Account. You may use your Smart Account or check the balance on other platform(s)<sup>3</sup>.
- If you hold BOC UnionPay Dual Currency Credit Card(s) only:  
You may choose any one of your BOC Credit Cards that are issued in Hong Kong bearing the BOCHK logo (“Credit Card(s)”) as your default payment method of your Wallet. The Gift Points already earned will be retained in your Credit Card account.

The upgrade will not affect the Stored Value Facility Account Service (including the Consumption Voucher Account Service (if applicable)).

If you have not upgraded your account to Pay+ Wallet after the Transition Period, starting on 1 June 2025:

You will not be able to use collected u•plan Coupons and/or redeemed Gift eVouchers (“Gifts”), and those Gifts will expire on their respective expiry dates.

- If you hold a Smart Account:
  - i. You may still use your remaining balance on other platform(s)<sup>3</sup>. Please refer to the “Terms and Conditions for Smart Account Service” available on our website ([www.bochk.com](http://www.bochk.com));
  - ii. Gift Points of your Smart Account can only be pooled and used together with Gift Points earned through eligible Credit Card(s)<sup>2</sup> on other platform(s)<sup>3</sup>. You may not be able to use your Gift Points of your Smart Account unless you have upgraded your account to Pay+ Wallet or hold Gift Points of eligible Credit Card(s)<sup>2</sup>, and the relevant Gift Points will expire on their respective expiry dates.
- If you hold a Payment Account:
  - i. You may transfer your remaining balance via eDDA or withdraw it at one of our branches;
  - ii. Gift Points of your Payment Account can only be pooled and used together with Gift Points earned through eligible Credit Card(s)<sup>2</sup> on other platform(s)<sup>3</sup>. You may not be able to use your Gift Points of your Payment Account unless you have upgraded your account to BoC Pay+ or hold Gift Points of eligible Credit Card(s)<sup>2</sup>, and the relevant Gift Points will expire on their respective expiry dates.
- If you hold BOC UnionPay Dual Currency Credit Card(s) only:  
You may still use your Gift Points on our other platform(s)<sup>3</sup>.

If you wish to terminate the service, please first withdraw your entire balance and utilise all redeemed Gift eVouchers, then follow the process outlined below:

- If you hold a Consumption Voucher Account:  
You may call BOCHK’s Personal Customer Service Hotline at (852) 3988 2388 or call BOC Credit Card Customer Services Hotline at (852) 2853 8828 or contact a Live Agent in “Online Chat” under “Help” of the menu.

- If you have bound a Smart Account and/ or BOC UnionPay Dual Currency Credit Card(s):

You may unbind all your accounts in “My Account” in the “Home Section”.

- If you have bound a Payment Account:

You may click “Cancel My Account” under “My Account” in the “Home Section”.

Remarks:

<sup>1</sup>For details regarding Gift Points and related amendments, please refer to the “Terms and Conditions of Gift Point Rewards Programme” available on our website ([www.bochk.com](http://www.bochk.com)).

<sup>2</sup>For details regarding eligible Credit Card(s), please refer to the “Terms and Conditions of Gift Point Rewards Programme” available on our website ([www.bochk.com](http://www.bochk.com)).

<sup>3</sup>Other platforms include, but are not limited to, BOCHK Mobile Banking.

Should you have any enquiry, please contact the BOCHK’s staff or call BOCHK’s Personal Customer Service Hotline at (852) 3988 2388 or call BOC Credit Card Customer Services Hotline at (852) 2853 8828. You can also visit BoC Pay+ or our website ([www.bochk.com](http://www.bochk.com)) for more details.