

Terms and Conditions of BOC Go Card “Bill Payment Rebate Reward” (the “Promotion”)

General Terms and Conditions

1. The promotion period runs from 2 February 2026 until 30 April 2026 (based on transaction date) (the “Promotion Period”).
2. The Promotion is only applicable to the BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) (the “Eligible Credit Card”) issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. The registration period of the Promotion runs from 10:00 on 4 February 2026 until 23:59 on 30 April 2026 (the “Registration Period”). To participate in the Promotion, the Customer must enter the correct information of his/her Eligible Credit Card and register via the website of the Promotion (www.bochk.com/s/a/gobill_e), BOCHK Mobile Application or BoC Pay+ Mobile Application 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 4,000 successfully registered eligible Customers (the “Customers”). The Registration quota is calculated based on the computer record of the Company and is on a first-come-first-served basis. Additional registration periods or registration channels may be launched by the Company during the promotion period. Details will be announced at the promotion webpage.
4. Eligible Bill Payment refers to the designated bill payment made with Eligible Credit Card within the Promotion Period, including i) bill payment transaction made via BOCHK Personal Internet Banking/Mobile Banking, or the regular autopay bill payment transaction agreed with merchants (with no single net spending requirement amount, counted by posted amount of the transaction), ii) payment of the personal tax or payment of tax on behalf of a third party for individual salaries tax, personal assessment, profits tax or property tax made with an Eligible Credit Card via BOCHK Personal Internet Banking/Mobile Banking (Online bill payments made on a week-day (Monday to Friday) before 3:00 pm or before 10:00 am on a Saturday (Hong Kong time), except public holidays, will be processed in the same business day. Payments made other than these given times will be processed in the next business day). Applicable channels also include BoC Pay+ and Jet Payment service via a JETCO ATM during the Promotion Period, but not applicable to business registration payment and purchase of tax coupon transaction and iii) insurance payment made via BOCHK Personal Internet Banking/Mobile Banking, BoC Pay+, Hong Kong insurance company’s outlets, websites or mobile apps, including but not limited to individual insurance, annuity plan payment (including Qualifying Deferred Annuity Policy), pet insurance, car insurance, home insurance and travel insurance (the “Eligible Bill Payment”).
5. An Eligible Customer who holds more than one Eligible Credit Card accounts can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the Customer 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)
6. Registration and the Eligible Bill Payment 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 Customer will be automatically combined for the calculation of the entitled Cash Rebate.
7. 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 Customer transaction records held by the Company and the relevant data provided. If the information from the Customer differs from those of the Company records, the latter shall be final and conclusive.

8. During the Promotion Period, the Eligible Customer using the Eligible Credit Card to perform the Eligible Bill Payment, and accumulate designated amount, will be eligible to earn corresponding Cash Rebate:

Eligible Bill Payment Accumulated (HK\$)	Cash Rebate (HK\$)
500,000 or above	600
200,000 – 499,999	400
100,000 – 199,999	300
50,000 – 99,999	200

9. Each Customer can only be entitled to up to HK\$600 Cash Rebate under the Promotion (identified based on identity document number).
10. The Eligible Bill Payment will be counted on the respective transaction date and must be successfully posted on or before 7 May 2026. Upon verification of the details of the Eligible Bill Payment by the Company, the Cash Rebate will be credited to the main card account by 30 June 2026. The Cash Rebate will be rounded to the nearest dollar.
11. The Eligible Bill Payment are based on the net spending amount, which means the final amount posted in the Eligible Credit Card statement.
12. The Company may from time to time at its sole discretion define the meaning of the Eligible Bill Payment, designated spending categories and merchant list, with reference to UnionPay International Limited for properly defining the above-mentioned designated categories.
13. Customers must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a Customer to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.
14. Any fraudulent, unauthorised, unposted, cancelled or refunded Transaction will not be deemed as the Eligible Bill Payment.
15. Any fraud and 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 Rebates have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
16. Only customers whose Eligible Credit Card accounts are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate is being awarded, will be eligible for the Promotion. In the event of termination of the credit card account, violation of the Card User Agreement, outstanding balance to repay, the card account being in default, 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.
17. The Cash Rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Cash Rebate can only be used to offset retail spending after the Cash Rebate has been awarded and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the Cash Rebate was awarded.
18. Customers are responsible for the data charges of downloading and/or using the BoC Pay+ imposed by their service providers.
19. 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).

20. All images and information are for reference only.

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

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. 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 benefit of any of the provisions of these terms and conditions.

24. 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!