

Terms and Conditions of “Neigbuy x BOC Credit Cards Weekend Amazing Rewards”:

1. “Neigbuy x BOC Credit Cards Weekend Amazing Rewards” (the “Promotion”) is valid from 1 July 2023 to 31 December 2023 (both dates inclusive, based on the transaction date) (the “Promotion Period”). The offers are subject to limited quotas and available while quotas last.
2. The Promotion applies to:
 - i. BOC Visa and Mastercard Credit Cards issued in Hong Kong bearing the BOC logo including all Co-branded Credit Cards (the “Eligible Credit Card”) but excluding BOC China UnionPay Credit Cards, BOC Credit Cards issued in Mainland China or Macau, USD Credit Cards, BOC Express Cash Cards, Private Label Cards and Intown Cards, and/or;
 - ii. BoC Pay mobile app payments, which refer to QR Code payments made with the BoC Pay mobile app (“BoC Pay”). The customer may settle payment by successfully binding BoC Pay with a BOC Dual Currency Credit Card issued in Hong Kong bearing the BOC logo. The Promotion is not applicable to payments settled by BoC Pay bound to a Smart Account and/or Payment Account and/or Consumption Voucher Account.
3. On every Friday, Saturday and Sunday during the Promotion Period or any specified promotion days, the customer is entitled to enjoy a HK\$10 instant discount upon single net spending of HK\$120 by entering the Credit Card Promotion Code “NBOCC10” or BoC Pay Promotion Code “NBOCP10” (the “Eligible Transaction”) via the Neigbuy mobile application and/ or Neigbuy Online Shopping Platform (<https://www.neigbuy.com>) (the “Merchant”) before payment settlement with an Eligible Credit Card or BoC Pay (the “Offer”).
4. The Offer is subject to limited quotas of 18,600 with 600 weekly quotas which are issued at 00:00 HK Time every Friday and available on a first-come-first-served basis while quotas last.
5. The Offer will be used at the time of making the Eligible Transaction, and cannot be accumulated, reissued or reserved for future use.
6. The Offer cannot be used in conjunction with any other discounts, vouchers, promotional offers, discount items or promotional activities, unless otherwise specified.
7. The Offer above cannot be exchanged for cash, gifts, services, other products or discounts, and is not transferable. The Offer is subject to single net spending of an Eligible Transaction. Split payment is not eligible for this Promotion.
8. If there is any question regarding the Merchant’s service, please check with the Merchant by WhatsApp on +852 5336 0735. (Service hours: Monday to Saturday: 10am to 7pm, except public holidays; and only available via WhatsApp text message.)
9. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
10. The Offer is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive.

11. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Promotion. Only duly posted transactions with valid sales slips/records are eligible for this Promotion. In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, BOCHK and/or the Company reserve the right to debit the relevant Credit Card / BoC Pay with the amount equivalent to the value of the Offers without prior notice. BOCHK and/or the Card Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.
12. BOCHK and/or the Card Company is not the supplier of the Merchant. Relevant products are provided by the Merchant. Any enquiries or disputes relating to the goods and services should be directed to the Merchant. BOCHK and/or the Card Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant.
13. All images and details are for reference only.
14. Please download BoC Pay from the official app stores or the BOCHK official website, and be sure to use “BoC Pay” as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or the BOCHK website. By using BoC Pay, the customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above).
15. Mobile Payment Applications are the third parties’ Mobile Applications. Mobile Payment Applications are subject to such service providers’ terms and conditions. The Company and the Merchant 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 and the Merchant give 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.
16. The Company and the Merchant have 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 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’ Mobile Applications. The Company and the Merchant do not or do 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 and the Merchant 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.
17. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to 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. 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 the UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in the "Products & Services" section.

18. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
19. By using the BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as may be amended by BOCHK from time to time.
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 customer, BOCHK and/or the Company and the Merchant 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. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Promotion or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve 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.

BoC Pay SVF License Number: SVFB072

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