

**Terms and Conditions for “Hong Kong Wing Wah Cake Shop Festive Offers” (the “Promotion”):**

1. Unless otherwise specified, the Promotion runs from 31 December 2024 to 27 January 2025 (both dates inclusive and based on the transaction date) (the “Promotion Period”).
2. Unless otherwise specified, the Promotion is only applicable to the following payment methods:
  - i. “Eligible Credit Card”, which refers to BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong and bearing the BOC logo, excluding USD Credit Cards, Private Label Cards, BOC Purchasing Cards and Intown Cards; and/or
  - ii. “BOC Card”, which refers to BOC Cards issued by Bank of China (Hong Kong) Limited (“BOCHK”) and bearing the BOC logo and UnionPay logo; and/or
  - iii. BoC Pay mobile app, which refers to QR Code payments made with the BoC Pay mobile app (or its updated version or an equivalent mobile app released by Bank of China (Hong Kong) Limited (the “Company”) and subject to the final decision of the Company.
3. The Promotion applies to designated shops of Hong Kong Wing Wah Cake Shop (the “Merchant”) in Hong Kong, and not applicable to the shop at Hong Kong International Airport, the e-shop and other temporary promotion booth.
4. Unless otherwise specified, the customer can enjoy 22% off on CNY products at the Merchant by settling payment with an Eligible Credit Card, BOC Card and/or BoC Pay during the Promotion Period ( “Offer 1”).
5. During the Promotion Period, the customer can get one extra Stewed Pork Trotter and Ginger in Sweet Vinegar (standard price HK\$72) ( “Offer 2”) by purchasing CNY products with net spending of HK\$600 by using BoC Pay. Limited stocks and available while stocks last.
6. Offer 2 must redeem the Stewed Pork Trotter and Ginger in Sweet Vinegar Voucher in person on the day of spending at the same physical Wing Wah store by presenting the corresponding machine-printed sales invoice(s), together with the corresponding BoC Pay transaction record.
7. Offers cannot be used in conjunction with any other promotional offers, or exchanged for cash or other products, and are non-transferable.
8. Offers may be subject to other respective terms and conditions by the Merchant. For details, please enquire with the Merchant.
9. For product or store details, please call the Merchant Customer Service Hotline on 2477 9947 or please refer to wingwah.com/en.
10. All images and information are for reference only.
11. 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.
12. BOCHK and/or BOC Credit Card (International) Limited (the “Company”) are not the service

providers of the Merchant's products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Merchant should be directed to the respective service providers. BOCHK and/or the Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the Merchant. The Merchant is solely responsible for all obligations and liabilities.

13. 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 App Gallery or 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>Settings>About> 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.
14. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
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 are not the service providers of the Mobile Payment Applications. If customers have any enquiries or complaints 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 do 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 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' 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. These terms and conditions of the Promotion are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

18. No person other than the customers, the Merchant, BOCHK 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.
19. 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.
20. 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!