

Terms and Conditions

A. Terms and Conditions of “BOCHK BoC Pay FPS QR Code Bill Payment Rewards” (the “Bill Payment FPS Rewards”):

1. The Bill Payment FPS Rewards commences from 1 May 2020 to 31 December 2020 (both dates inclusive) (the “Promotion Period”).
2. New-to-bill Customers (who have never paid the mentioned bill(s) under clause 2a to 2e through BoC Pay since November 2019) who use BoC Pay to scan the FPS bill payment QR code of below bills and use Smart Account and/or Payment Account to complete the bill payment through FPS during the Bill Payment FPS Rewards Promotion Period (the “Eligible Customer”) are eligible for the rewards.

Eligible Customer entitles HK\$20 rewards for the first successful bill payment, upon subsequent paying the following bills during Promotion Period up to 5-9 times can get HK\$30 rewards; and for paying bills up to 10 times or above during the Promotion Period, can get extra HK\$50 rewards (the “Rewards”):


- a. Water Supplies Department of the Hong Kong Special Administrative Region (“Water”), OR;
 - b. Rating and Valuation Department of the Hong Kong Special Administrative Region (“Rates and Government Rent”), OR;
 - c. Inland Revenue Department of the Hong Kong Special Administrative Region (“Tax”), OR;
 - d. The Hong Kong and China Gas Company Limited (“Towngas”) , OR;
 - e. CLP Power Hong Kong Limited (“CLP”).
3. The first successful bill payment refers to a customer (who has never paid any of the mentioned bill(s) under clause 2a to 2e through BoC Pay since November 2019) use BoC Pay to scan any one of the above FPS bill payment QR code that stated under clauses 2a to 2e and use Smart Account and/or Payment Account to complete the bill payment for the first time.
 4. Each Eligible Customer can enjoy the Rewards once during whole Promotion Period and the maximum reward is up to HK\$100. (Up to HK\$100 reward = First successful bill payment HK\$20 reward + pay bill for 5-9 times reward HK\$30 + pay bill for 10 times or above get extra reward HK\$50).
 5. Each Eligible Customer can only count the number of transactions once per month for each type of bill.
 6. Eligible Customer who complete the bill payment first within single month can be counted as one transaction. During the Promotion Period, if more than one Eligible customer scans the same bill with BOC Pay and completes the payment with smart account and / or payment account through FPS, only the Eligible Customer who completes the payment first can be counted as one transaction. The completed payment amount on each bill should be equal or larger than HK\$20.
 7. Each Eligible Customer (identified by the number of Identity documents) can only enjoy the first successful bill payment offer of each bill once. If Eligible Customer delete and reopen a new account or upgrade account after receiving the HK\$20 rewards, the reward level will continue the previous account status, and will not be recalculated as first time payment.

8. The Rewards will be credited to the relevant account according to the accumulated transaction times of Eligible Customer during the Promotion Period, upon verification of the respective binding / registration record by Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”). If the accumulated transaction time(s) is 1-4, customer can get a HK\$20 reward; if the accumulated transaction times reach 5-9, you can get an additional HK\$30 reward; Accumulated transactions of 10 or more times will receive an extra HK\$10 reward. The rewards will be in form of cash, and will be credited to Smart Account and/or Payment Account.
9. The Rewards mentioned above will be credited into the Smart Account or Payment Account according to the transaction date(s) of the accumulated number(s) of payment as follows.
 - I. If Eligible Customer completes the transaction(s) on or before 31 July 2020, the reward will be deposited on or before 30 September 2020;
 - II. If the customer completes the transaction(s) on or before 30 September 2020, the reward will be deposited on or before 30 November 2020;
 - III. If the customer completes the transaction(s) on or before 31 December 2020, the reward will be deposited on or before 28 February 2021.
- 10. Only Eligible customers whose BoC Pay and Smart Account and/or Payment Account are binding with BoC Pay, valid and in good standing, throughout the Bill Payment FPS Rewards Promotion Period and at the time when Rewards is awarded will be eligible for the Rewards. In the event of termination of a Smart Account and/or Payment Account, violation of User Agreement during the Bill Payment FPS Rewards Promotion Period or at the time the Rewards is being awarded, the Rewards will not be credited to the designated account; and will be cancelled automatically forthwith.**
11. The Rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
12. BoC Pay, Smart Account and Payment Account are owned by BOCHK. Card Company is one of the organizers of the Bill Payment FPS Rewards. BOCHK will be responsible for the arrangements and operations to credit the Bill Payment FPS Rewards to Smart Accounts and/or Payment Accounts.
13. All Eligible Bill Payment conducted by the same Eligible Customer under different Smart Accounts and / or Payment Account will be combined for the purpose of calculating the maximum amount of rewards available to the same customer.
14. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for the Rewards. Only Eligible Bill Payments determined by BOCHK are eligible for the Rewards Promotion.

General Terms:

- The above rewards are available on a first-come-first-served basis while stocks last, and subject to the record of BOCHK and/or the Card Company.
- Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
- The above products, services and offers are subject to the related terms and conditions. For details, please refer to the relevant promotion materials, or contact the relevant merchants or staff of BOCHK/or the Card Company.
- All information and images are for reference only. All matters and disputes will be subject to the final decision of BOCHK and/or the Card Company.
- The Water/Rates and Government Rent/Tax/ Towngas/CLP bills are not provided by BOCHK. Enquiries related to bills should be directed to the relevant merchants. BOCHK accepts no liability for the quality of or any other matters relating to the goods, products and services provided by the relevant merchants. The relevant merchants are solely responsible for all obligations and liabilities relating to the related goods, products and service.
- No person other than the Customers, BOCHK and the Card Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- BOCHK and/or the Card Company and the relevant merchants reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
- In case of any dispute, the decision of BOCHK and/or the Card Company and/or the relevant merchants shall be final.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of “BoC Pay Up To HK\$30 in Welcome Rewards Promotion (the “Welcome Rewards Promotion”):

1. Unless otherwise specified, the Welcome Rewards Promotion is valid from 1 July to 31 December 2020 (both dates inclusive) (the “Promotion Period”).
2. Welcome Rewards Promotion consists of “First Bound Reward” (refer to clause 2a) and “Spending Reward” (refer to clause 2b). Each customer (identified by Identity Document number) can earn a maximum total of HK\$30 from the Welcome Rewards Promotion.
 - a. A customer who successfully downloads BoC Pay and binds it with his/her BOC Dual Currency Credit Card bearing the  logo issued in Hong Kong (the “Eligible Credit Card”) and/or Smart Account and/or register the Payment Account for the first time (the “Eligible Customer”) during the Promotion Period is eligible for a HK\$10 reward (the “First Bound Reward”).
 - b. An Eligible Customer who conducts 3 or more spending transactions and/or fund transfers and/or bill payments via BoC Pay for any amount within the first 2 calendar months upon the first binding (the “Eligible Transaction”) is eligible for a HK\$20 reward (the “Spending Reward”).
3. The Welcome Rewards will be credited to the Eligible Credit Card/Smart Account/Payment Account, which was first bound with BoC Pay. The Welcome Rewards will be credited to the relevant account according to the following schedule and arrangement upon verification of the respective binding/registration/spending record by Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”):
 - a. For an Eligible Customer who has bound BoC Pay with an Eligible Credit Card, the Welcome Rewards will be in the form of a credit card cash rebate, and will be credited to the respective card account. The entitled Welcome Rewards of Additional Cardholders will be credited to the account of the main cardholder. The cash rebate will be credited to the respective account according to the schedule below and will be posted in the respective monthly statement.

| Date of binding BoC Pay | Transaction Period to enjoy Spending Reward | Date of crediting the respective Welcome Rewards | Monthly statement posting the Welcome Rewards record |
|-------------------------|---|--|--|
| (both dates inclusive) | | | |
| 1 – 31 July 2020 | 1 July – 31 August 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully. | July or August 2020 |
| | | Spending Reward will be credited on or before 31 October 2020. | October or November 2020 |

| | | | |
|-----------------------|-----------------------------------|--|-------------------------------|
| 1 – 31 August 2020 | 1 August – 30 September 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully. | August or September 2020 |
| | | Spending Reward will be credited on or before 30 November 2020 | November or December 2020 |
| 1 – 30 September 2020 | 1 September – 31 October 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully. | September or October 2020 |
| | | Spending Reward will be credited on or before 31 December 2020 | December 2020 or January 2021 |
| 1 – 31 October 2020 | 1 October – 30 November 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully. | October or November 2020 |
| | | Spending Reward will be credited on or before 31 January 2021 | January or February 2021 |
| 1 – 30 November 2020 | 1 November – 31 December 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully. | November or December 2020 |
| | | Spending Reward will be credited on or before 28 February 2021 | February or March 2021 |
| 1 – 31 December 2020 | 1 December 2020 – 31 January 2021 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully. | December 2020 or January 2021 |
| | | Spending Reward will be credited on or before 31 March 2021 | March or April 2021 |

- b. For an Eligible Customer who has first bound BoC Pay with a Smart Account/Payment Account, the Welcome Rewards will be credited to the respective account in the form of cash according to the schedule below. If the Welcome Rewards could not be credited to the respective account due to account condition, the Welcome Rewards will be credited to the master account of the Smart Account (HKD current account or HKD saving account) without any prior notice.

| Date of binding BoC Pay | Transaction Period to enjoy Spending Reward | Date of crediting the respective Welcome Rewards | Account of crediting the respective Welcome Rewards |
|-------------------------|---|---|---|
| (both dates inclusive) | | | |
| 1 – 31 July 2020 | 1 July – 31 August 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/ Payment Account successfully. | Smart Account/ Payment Account |
| | | Spending Reward will be credited on or before 31 October 2020 | |
| 1 – 31 August 2020 | 1 August – 30 September 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/ Payment Account successfully. | |
| | | Spending Reward will be credited on or before 30 November 2020 | |
| 1 – 30 September 2020 | 1 September – 31 October 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/ Payment Account successfully. | Smart Account/ Payment Account |
| | | Spending Reward will be credited on or before 31 December 2020 | |
| 1 – 31 October 2020 | 1 October – 30 November 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/ Payment Account successfully. | |
| | | Spending Reward will be credited on or before 31 January 2021 | |

| | | | |
|-------------------------|--------------------------------------|---|--|
| 1 – 30 November 2020 | 1 November– 31 December 2020 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/ Payment Account successfully. | |
| | | Spending Reward will be credited on or before 28 February 2021 | |
| 1 – 31 December 2020 | 1 December 2020 – 31 January 2021 | First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/ Payment Account successfully. | |
| | | Spending Reward will be credited on or before 31 March 2021 | |

4. Only Eligible Customers whose Eligible Credit Card accounts and/or Smart Account and/or Payment Account are bound with BoC Pay, and are valid and in good standing throughout the Promotion Period and at the time of crediting the Welcome Rewards, will be eligible for the Welcome Rewards. Otherwise the Welcome Rewards will be forfeited. In the event of termination of a credit card account, violation of Card User Agreement, overdue payment, bad record, or forfeiture of the Welcome Rewards during the Promotion Period or at the time of crediting the Welcome Rewards, the Welcome Rewards will not be credited to the designated account and will be cancelled automatically forthwith. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Welcome Rewards.
5. The Welcome Rewards cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale. The Welcome Rewards awarded to the Eligible Credit Card account is only for retail spending after the Welcome Rewards have been awarded and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Welcome Rewards were awarded.

General Terms and Conditions of Welcome Rewards Promotion:

1. The above Offers are subject to the record of BOCHK and/or the Card Company.
2. Customers are responsible for the data charges of downloading and using the BOCHK Mobile Application or Mobile Banking imposed by their service providers.
3. The BoC Pay Mobile Application is available to download from official application stores or the BOCHK website. Customers should ensure that the search wording is correct.
4. By using the BoC Pay Mobile Application, the customer agrees to be bound by the content of the disclaimer posted on the BoC Pay Mobile Application.
5. All information is for reference only. All matters and disputes will be subject to the final decision of BOCHK and/or the Card Company.
6. No person other than the Cardholders, BOCHK and / or the Card 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.
7. BOCHK and/or the Card Company reserve the right to change, suspend or terminate the terms and conditions of the promotion at its sole discretion.
8. In case of any dispute, the decision of BOCHK and/or the Card Company and the relevant merchants shall be final.
9. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.