

CoverCheck Promotion Offer Terms and Conditions:

- 1. The “CoverCheck Promotion Offer” (the “Offer”) promotion period is from 10th January 2025 to 30th June 2025, both dates inclusive (the “Promotion Period”).
- 2. To be eligible for the Offer, customers must be aged 18 or above and holding a valid the Bank of China (Hong Kong) Limited (“BOCHK”) Saving/Current account, Mobile/Internet Banking account and BoC Pay+ Account (“Eligible Customer”), and enter “CoverCheck” via the Mobile Banking and complete the assessment and reach “Your Assessment Result” page during the Promotion Period.
- 3. The first 1,000 Eligible Customers who enter “CoverCheck” via the Mobile Banking and complete the assessment during the Promotion Period (the “Eligible Winner”) (the order of eligibility shall be determined by the records in BOCHK’s system and BOCHK’s system record shall prevail) are entitled to a HK\$50 BoC Pay+ Coupon (“Coupon”). Each Eligible Customer is entitled to a maximum of one Coupon, no matter the number of completion of CoverCheck of Eligible Customer within the Promotion Period.
- 4. The Reward will be issued to “Coupons” > “Collected Coupons” in the BoC Pay+ account of the Eligible Winners on or before 31st August 2025. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by BOCHK. The Reward details are as follows:

Reward	Quota
HK\$50 BoC Pay+ Coupon	1,000

- 5. Throughout the Promotion Period and at the time of issuing the Reward, the Eligible Winner’s BoC Pay+ Account must be valid and in good standing. In the event of termination of the relevant account(s), bad record, or forfeiture of the Reward, the Reward will not be issued and will be cancelled automatically forthwith.
- 6. The Eligible Winner must use the Coupon within the validity period shown on the Coupon, and only one Coupon can be used per transaction.
- 7. The Coupon is applicable to Hong Kong physical outlets of the designated merchants in Hong Kong listed in “Discount Info” in BoC Pay+ upon spending of designated net amount by using the Coupon and paying by QR code. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
- 8. The Eligible Winner must state the intention to pay with BoC Pay+ and click to use the Coupon before payment.
- 9. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable
- 10. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
- 11. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details
- 12. Employees of BOCHK and BOC Credit Card (International) Limited (Card Company) who

have been involved in organizing the Offer are not eligible to participate in the Offer.

13. The Reward cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.

14. The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials.

15. BOCHK reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.

16. BOCHK reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.

17. The above Offer is subject to the transaction record of BOCHK. If the information from the customer differs from those of BOCHK records, the latter shall be final and conclusive.

18. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.

19. All information and images are for reference only.

20. The Customer is responsible for the data charges of using and/or downloading the BOCHK Mobile Banking and/or BoC Pay+ imposed by their service providers.

21. Please download BOCHK Mobile Banking and/or BoC Pay+ from the official app stores or BOCHK official website, and ensure the search wording is correct.

22. By using the BOCHK Mobile Banking and/or BoC Pay+, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.

23. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.

24. No person other than the customer and 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.

25. BOCHK is not the provider of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. 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 Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.

26. In case of any dispute, the decision of BOCHK shall be final.

27. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.