

**Terms and Conditions of “HK\$8,888 Chinese New Year Phone Laisee Lucky Draw”  
(the “Phone Laisee Lucky Draw”)**

1. The “Phone Laisee Lucky Draw” promotion period is from 31 January to 16 February 2022 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, customers can participate in the Phone Laisee Lucky Draw with BoC Pay or the BOCHK mobile banking.
  - For customers who participate in the Phone Laisee Lucky Draw with BoC Pay:
    - I. The promotion is only eligible with BoC Pay bound with a Smart Account and/or BoC Pay Payment Account (the “Eligible Account”).
    - II. During the Promotion Period, the customer is entitled to one lucky draw entry for fund transfer transaction conducted via BoC Pay “Red Packet” Function to third party (the “Eligible Transfer”)
  - For customers who participate in the Phone Laisee Lucky Draw with the BOCHK mobile banking:
    - I. During the Promotion Period, the customer is entitled to one lucky draw entry for every fund transfer transaction conducted via the BOCHK mobile banking “Phone Lai See” and/or “Transfer/ FPS” function to third party (the “Eligible Transfer”) and/or new FPS registration\*.

\*New FPS registration: Only available to the customer who aged 18 or above and did not register FPS on or before 30 January 2022 in Bank of China (Hong Kong) Limited (the “BOCHK”).

3. Each eligible customer (counted by the identification document number) is entitled to a maximum of 30 lucky draw entries respectively via BoC Pay and / or the BOCHK mobile banking, and can only win the “Phone Laisee Lucky Draw” Reward (the “Lucky Draw Reward”) once. The eligible transfers sent to the same payee (counted by the identification document number) repeatedly via BoC Pay or the BOCHK mobile banking will only entitle the customer to one lucky draw entry respectively.
4. The “Lucky Draw Reward” will be credited to the eligible account from which the “Red Packet” and / or Phone Lai See and /or FPS fund transfer transactions were debited. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by BOCHK. The Lucky Draw Reward details are as follows:

<b>Lucky Draw Reward</b>	<b>Date of crediting the Lucky Draw Reward</b>	<b>Quota</b>
--------------------------	--	--------------

HK\$8,888 Cash Reward	On or before 30 April 2022	Participants via BoC Pay: 5 prizes Participants via the BOCHK mobile banking: 5 prizes <b>(Total 10 prizes)</b>
--------------------------	-------------------------------	---

5. The results of the lucky draw will be announced on BOCHK's website at www.bochk.com, BoC Pay mobile application and the BOCHK mobile banking. The Lucky Draw Reward notification will be sent to customers on or before 31 May 2022 in accordance with the phone no. maintained with BOCHK.
6. Each customer can participate the lucky draw via BoC Pay and / or the BOCHK mobile banking, and win the maximum of HK\$8,888 cash reward once only.
7. If the customer wins the Lucky Draw Reward via a transaction made with a BoC Pay Smart Account, the Lucky Draw Reward will be credited to the respective account in the form of cash. If the Lucky Draw Reward cannot be credited to the respective account due to account condition, it will be credited to the master account of the Smart Account (HKD current account or HKD saving account) without any prior notice. If the customer wins the Lucky Draw Reward via a transaction made with the BOCHK mobile banking, the Lucky Draw Reward will be credited to the registered HKD Saving/ Current account in the form of cash. If the winning customer has more than one HKD Saving/ Current account, BOCHK will credit the Lucky Draw reward into the customer's BOCHK HKD Default Beneficiary Account via FPS. If the Lucky Draw Reward cannot be credited to the customer's account due to account status, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
8. If the customer wins the Lucky Draw Reward via a transaction made via BoC Pay, the customer will be eligible to the Lucky Draw Reward only if his/her 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 Lucky Draw Reward. If the customer wins the Lucky Draw Reward via a transaction made via BOCHK mobile banking, he/she must hold a valid BOCHK Saving / Current and Internet/Mobile Banking Account when the Lucky Draw Reward is credited. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
9. Staff of BOCHK and the BOCHK Group are not eligible to the Phone Laisee Lucky Draw.
10. In the event of termination of Smart Account / Payment Account/ BOCHK bank account, bad record, forfeiture of the Lucky Draw Reward during the Promotion Period or at the time of crediting the Lucky Draw Reward, the Lucky Draw Reward will not be credited to the designated account and will be cancelled automatically forthwith.

11. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Phone Laisee Lucky Draw.
12. The Lucky Draw Rewards cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.

**General Terms and Conditions:**

1. The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
2. The above Offer is subject to the transaction record of BOCHK.
3. Customers are responsible for the data charges of using and / or downloading BoC Pay Mobile Application or BOCHK mobile banking (the "BOCHK mobile application") imposed by their service providers.
4. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and HUAWEI AppGallery or BOCHK official website.
5. By using the BOCHK Mobile Application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
6. BoC Pay recommended iOS version: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
7. The above rewards cannot be transferred, returned, exchanged for other offer/reward.
8. Customers can enjoy the above offers simultaneously. However, those offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
9. All information and images are for reference only.
10. No person other than the customers, BOCHK 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.
11. BOCHK reserve the right to change, suspend or terminate the terms and conditions of the promotion at their sole discretion.
12. In case of any dispute, the decision of BOCHK and the relevant merchants shall be final.
13. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.