

## **BOC Card X UnionPay app 5% Cash Rebate**

### Terms and Conditions:

1. Not applicable to BOC Card - Business.
2. The promotion period is from 1 May 2026 to 31 August 2026 (both dates inclusive) ("Promotion Period").
3. During the promotional period, cardholders of BOC Card ("Eligible Customer") who bind UnionPay app ("UnionPay app") with BOC Card and make any transactions at merchants through the UnionPay app ("Eligible Spending") will receive a 5% cash rebate Rewards ("Rewards"). Each eligible customer can receive up to HK\$100 Rewards during the promotion period.
4. Upon verification of record by Bank of China (Hong Kong) Limited ("BOCHK"), the Rewards will be in form of cash, and will be deposited into Eligible Customer's non-dormant HKD Saving Account or HKD Current Account on or before 30 November 2026.
5. The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole discretion.
6. BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to the country code and merchant ID assigned by Union Pay International for properly defining the abovementioned designated categories. Since the codes are managed by the card association, BOCHK is not liable for their accuracy or categorization of transaction merchant types.
7. In the event of termination of Bank Account, cancellation of a BOC Card, outstanding overdue payments or adverse credit history occurs during the promotion period or at the time when the Rewards is deposited, the Rewards entitlement will be forfeited automatically forthwith.
8. Eligible Customer should maintain relevant non-dormant HKD Saving Account or HKD Current Account and BOC Card during the Promotion Period or at the time when the Rewards is deposited, in order to meet the eligibility criteria for participating in this promotion and receiving the relevant Rewards, otherwise the Rewards will be forfeited.
9. The Rewards cannot be returned or transferred.
10. If the above customer is entitled to this Offer in conjunction with other prevailing BOC Card Cash Rebate promotion offer(s) and / or privilege(s), BOCHK reserves the rights to grant one privilege only to the customer at its absolute discretion.
11. 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.
12. No person other than the customer and 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.
13. BOCHK reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK shall be final.
14. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.