Up to 0.8% cash rebate offer for RMB Spending – Terms and Conditions:

a. The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").

b. 0.5% basic cash rebate:

i. This reward is only applicable to Bank of China (Hong Kong) Limited ("BOCHK") customers who have BOC Mastercard ® Debit Card ("Debit Card") approved by BOCHK (the "Eligible Customers").

ii. The Eligible Customers who make any retail spending at any online, local, and overseas merchants via the Debit Card during the Promotion Period ("Eligible Spending") could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard ® Debit Card Cash Rebate Terms and Conditions.

c. Additional 0.3% cash rebate for RMB Spending:

i. This reward is only applicable to BOCHK "Wealth Management", "Enrich Banking", " i-Free Banking" customers who have BOC Mastercard ® Debit Card ("Debit Card") approved by BOCHK. (the "Eligible "Wealth Management", "Enrich Banking", " i-Free Banking" Customers").

ii. In addition to the basic 0.5% cash rebate as stated in clause (b), Eligible "Wealth Management", "Enrich Banking", " i-Free Banking" Customers who make any Eligible RMB Spending (Including debit from CNY Accounts or debit from HKD Saving Account after foreign currency exchange) during the Promotion Period and successfully posting on or before 12 January 2027 can also enjoy an additional 0.3% cash rebate, which means a total of up to 0.8% cash rebate.

iii. Additional 0.3% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account on or before 31 March 2027.

d. 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.

e. The following transactions are not applicable for Eligible Spending:

(a) Fees and charges;

(b) Cash withdrawal;

(c) Bank transfers;

(d) Purchase transactions effected outside of Mastercard network;

(e) Bill payment (including tax payments to the tax authorities);

(f) Quasi cash transactions including:

(i) Betting and gambling transactions;

(ii) Transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);

(iii) Transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);

(iv) Wire transfers;

(v) Rental payment or property purchase;

(vi) Purchase and/or reload of stored value cards or e-Wallets;

(vii) Purchase of cryptocurrencies; and

(viii) Instalment payments.

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 Mastercard Asia/Pacific (Hong Kong) Limited 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.

f. In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard ® Debit Card Terms and Conditions or outstanding overdue payments or adverse credit history during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.

g. Eligible Customers should maintain relevant non-dormant HKD Saving Account and Debit Card during the Promotion Period or at the time when the cash rebate is deposited, in order to meet the eligibility criteria for participating in this promotion and receiving the relevant rewards, otherwise the reward will be forfeited.

h. The reward cannot be exchanged for other gifts, returned or transferred, and not for sale.

i. If the above customer is entitled to this Offer in conjunction with other prevailing BOC Mastercard® Debit Card Cash Rebate promotion offer(s) and / or privilege(s), BOCHK reserves the rights to grant one privilege only to the customers at its absolute discretion.

j. 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.

k. No person other than the customers 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.

l. 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.

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