


Terms and Conditions of “BoC Pay HK\$20 Welcome Rewards Promotion (the “Welcome Rewards Promotion”):

1. Welcome Rewards Promotion commences from 1 January to 31 March 2020 as below (both dates inclusive) (the “Promotion Period”).
2. Customers who successfully download BoC Pay and bind it with BOC Dual Currency Credit Cards bearing the  logo issued in Hong Kong (the “Eligible Credit Cards”) and/or Smart Account and/or register the Payment Account for the first time (the “Eligible Customers”) during the Promotion Period are eligible for the HK\$10 rewards (the “First bound Rewards”); and conduct any amount of spending and/or fund transfer and/or bill payment transaction via BoC Pay within the same month of first binding (the “Eligible Transaction”) are eligible for the HK\$10 rewards (the “Spending Rewards”). Each Eligible Customers (identified by the Identity Document number) can earn a maximum of HK\$20 Welcome Rewards during the whole Promotion Period (The “Welcome Rewards”).
3. The “Welcome Rewards” will be credited to the Eligible Credit Cards / Smart Account / Payment Account, which bound firstly with BoC Pay. The Rewards will be credited to the relevant account according to the following 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”):
 - I. For Eligible customer who bound with Eligible Credit Card firstly, the Rewards will be in form of credit card cash rebate, and will be credited to the respective card account; the entitled rewards of additional cardholders will be credited to the account of 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 (both dates inclusive)	Date of Crediting the Respective Rewards	Monthly Statement Posting the Rewards Record
1 -31 January 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	January or February 2020

	“Spending Rewards” will be credited on or before 31 March 2020	March or April 2020
1 - 29 February 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	February or March 2020
	“Spending Rewards” will be credited on or before 30 April 2020	April or May 2020
1 - 31 March 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	March or April 2020
	“Spending Rewards” will be credited on or before 31 May 2020	May or June 2020

- II. For Eligible Customers who bound BoC Pay with Smart Account / Payment Account firstly, the Rewards will be credited to respective account in form of cash according to the schedule below. If the rewards could not be credited to the respective account due to account condition, the 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 (both dates inclusive)	Date of Crediting the Respective Rewards	Account of Crediting the Respective Rewards
1 -31 January 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	Smart Account/ Payment Account
	“Spending Rewards” will be credited on or before 31 March 2020	
1 - 29 February 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	
	“Spending Rewards” will be credited on or before 30 April 2020	
1 - 31 March 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	
	“Spending Rewards” will be credited on or before 31 May 2020	

4. Only customers whose eligible Credit Card accounts and/or Smart Account and/or Payment Account are binding with BoC Pay, valid and in good standing throughout the Promotion Period and at the time of crediting the Rewards will be eligible for the Rewards, otherwise the rewards will be forfeited. In the event of termination of a credit card account, violation of Card User Agreement, overdue payment or bad record, or forfeiture of the

Rewards during the Promotion Period or at the time of crediting the Rewards, the Rewards will not be credited to the designated account; and will be cancelled automatically forthwith. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for the rewards.

5. The Rewards cannot be converted to cash or exchanged for other gifts, and is also non-refundable, non-transferrable and not for sale. The Rewards awarded to the Eligible Credit Card account is only for retail spending after the Rewards being awarded and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Rewards being awarded.

General Terms and Conditions of HK\$20 Welcome Rewards” :

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 using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
3. 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.
4. The above products, services and offers are subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or contact the relevant merchants or staff of BOCHK and / or Card Company.
5. 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.
6. No person other than the cardholders, BOCHK and / or 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.
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.

Terms and Conditions of Gift Point Rewards Program (“the Program”):

1. The Program includes but not limited to Offset Spending with Gift Points, “Merchant eVoucher” Gift Points Redemption Program (the “Gift”). Unless otherwise specified, the Program is applicable to BOC Credit Cards that are issued in Hong Kong bearing BOC logo, but excluding BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Card, BOC Hong Kong Airlines Visa Card, BOC Great Wall International Credit Card, USD card, BOC Purchasing Card, Private Label Card and participants of the Automated Cash Rebate Redemption (“Eligible Credit Card”), Smart Account and Payment Account (the “Eligible Banking Account”).
2. Unless otherwise specified, the Gift Points earned through the Eligible Credit Card and/or Eligible Banking Account (the “Gift Point of Eligible Account”) under the name of same main cardholder or banking account can be pooled together for Gift redemption.
3. Unless otherwise specified, Gift Points will be deducted from the selected account of Eligible Credit Card or Eligible Banking Account for redemption purposes. Where the Gift Points required for redemption are insufficient, the system shall deduct the remaining of requested Gift Point from other Eligible Credit Card or Eligible Banking Account of the customer automatically, and calculate based on the most recent expiry date of the Gift Point. The status of relevant account must be normal, valid and in good standing at the time of redemption. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Ltd (“The Company”) reserve the right to cease Gift redemption for the relevant account, which is blocked or terminated (whether or not resulted from a discretion exercised by BOCHK or the Company).
4. Unless otherwise specified, the available Gift Point(s) balance of Eligible Credit Card is subject to the record shown on the latest monthly statement. Whereas the Gift Point(s) balance of Eligible Banking Account can be checked through BoC Pay Mobile App.
5. All Gift Points cannot be exchanged for cash, nor transferrable.
6. All accepted redemptions can neither be cancelled nor changed. The redeemed Gift cannot be changed or refunded. The redeemed Gift Points cannot be returned.
7. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will

not be accepted for any Gift redemption.

8. Unless otherwise specified, the Eligible Credit Card under the same customer name may be entitled to the enhanced discount rates based on the years of cardholding for Gift redemption (the “Year of Cardholding Offer”), in which the Credit Card is still valid and in good standing, and calculated based on the longest held BOC Credit Card. And the Year of Cardholding Offer for Commercial Card will be calculated based on the card issued date of each individual Cardholder’ s account and not by the company account open date. Customer, who is holding both Eligible Credit Card and Eligible Banking Account, is entitled the Year of Cardholding Offer based on the longest held BOC Credit Card. Whereas customer who is not holding any Eligible Credit Card, will not be entitled the Year of Cardholding Offer.

9. The Year of Cardholding Offer is applicable to “Merchant eVoucher”

Year(s) of Cardholding	Required Gift Points for redeeming HK\$100 Merchant eVoucher	Required Gift Points for redeeming HK\$50 Merchant eVoucher
Held for 10 years or below	25,000 Gift Points	12,500 Gift Points
Held for 11 to 20 years	20,000 Gift Points (20% off)	10,000 Gift Points (20% off)
Held for 21 years or above	15,000 Gift Points (40% off)	7,500 Gift Points (40% off)

Gift Point Redemption Program, and any other programs specified by the Company from time to time ; whereas the Year of Cardholding Offer is not applicable to BOC Henderson Club Visa Card.

Remark: Cardholders who have held their cards for 10 years but below the 11-year threshold can redeem particular gift voucher with basic redemption rate of Gift Points; cardholders who have held their cards for 20 years but below the 21-year threshold can redeem particular gift voucher with 20% off on the redemption rate of Gift Points; cardholders who have held their cards for 21 years or above can redeem particular gift voucher with 40% off on the redemption rate of Gift Points.

10. Subject to the requirements stated thereafter, Eligible Credit Cardholder, who successfully conducts any one of the eligible transactions set out below with Eligible Credit Card (includes payment through BoC Pay and other mobile payment binding with BOC Credit Card), will be entitled to participate in the Program:
- (i) Retail Purchase[#]

- (ii) “Cash Before Card Service”
- (iii) Online bill payment (Only applicable to BOC Visa Infinite Card, BOC UnionPay Dual Currency Diamond Card, BOC World MasterCard, BOC Visa Signature Card, BOC Platinum Credit Card, BOC Titanium Credit Card or BOC Commercial Card[#])
- (iv) “JET Payment” Service[#]
- (v) Octopus Automatic Add Value Service[#]

Cardholder is entitled to earn 1 Gift Point of Credit Card for every HK\$1 spent or for every RMB¥1 spent with BOC Dual Currency Credit Card (charges of annual fee, any handling fee, cash advance, balance transfer and cash installment plan are not entitled to Gift Point). The program does not apply to any transaction / merchant category as the Company may at its sole discretion determine from time to time. The Program does not apply to the BOC Dual Currency Card spending in the mainland for the purpose of property, motor vehicle, fuel, air ticket, hospital and the settlement of school fees, as well as purchases in wholesale and supermarkets. The Company reserves the right to change the above mentioned categories and merchants from time to time at its sole discretion. Eligible transactions, whether posted or not and subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be eligible for Gift Points.

[#] The Gift Point is not applicable to bill payment made to payees such as the “Inland Revenue Department” , “Banking and Credit Card Services” , “Securities Broker” , “Credit Services” and under the bill type of “Policy Loan Repayment” . For bill payments made to other merchant categories via Online Bill Payment, "JET Payment", Octopus Automatic Add Value Service transactions, person to person (P2P) fund transfer via mobile device/app/electronic platform as well as retail transactions under Supermarket, Convenience Store, Grocery Stores, Miscellaneous Food Stores and Government Department categories, each main card and additional card of Eligible Credit Card under the name of same main cardholder is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. Merchant categories are defined by Visa, MasterCard, China UnionPay or the Company at sole discretion and may subject to change from time to time.

11. Eligible Credit Cardholder of BOC Dual Currency Credit Card can enjoy the offer using the account denominated in Hong Kong currency.

12. Unless otherwise specified, the maximum retention period for each Gift Point for BOC Visa Infinite Card and BOC UnionPay Dual Currency Diamond Card is up to 3 years, for BOC World MasterCard, BOC Visa Signature Card and BOC Platinum Card type is up to 2 years, and for other card type is up to 1 year. Gift Points earned by each Commercial Card cannot be pooled for Gift redemption. All Gift Points earned by the Main and the additional Cardholders can be pooled together for Gift redemption and can be redeemed by Cardholders. Gift Points from various eligible Credit Card under the same Main Card Cardholder can be pooled together for redemption (Exclude "BOC Henderson Club Visa Card" , "BOC CEA Dual Currency Credit Card" and "BOC Hong Kong Airlines Visa Card"). The Program is only applicable to the Main Cardholder. The Company reserves the right to reject any redemption request and/or to cancel all awarded Gift Points if a Cardholder breaches the provision of the Card User Agreement, cancels the card or defaults in card payment.
13. Unless otherwise specified, the earned Gift Point(s) will be reflected within 3 days after the transaction is posted; whereas the Gift Point(s) earned with Eligible Credit Card within the last statement cycle before Gift Points expiry, will only be reflected in the next Gift Points validity period. For example, if the expiry date of Credit Card Gift Points is 31 December 2019; the Gift Point(s) posted during 1 - 31 December 2019 will be expired on 31 December 2020 (assume the validity period for Gift Points of such Credit Card is 1 year).
14. Subject to the requirements stated thereafter, the customer of Eligible Banking Account who successfully conducts any one of the eligible transactions set out below through BoC Pay QR Payment binding with Eligible Banking Account will be entitled to participate in the Program:
 - (i) Retail Purchase
 - (ii) Bill paymentThe customer of banking account is entitled to earn 1 Gift Point of Banking Account for every HK\$1 spent with BoC Pay. Eligible transactions, whether posted or not and subsequently partly or fully cancelled, refunded or reversed will not be eligible for Gift Points.
15. Eligible Transaction refers to the transaction that is settled by BoC Pay QR payment in Hong Kong Dollar. Unless otherwise specified, the maximum retention period for each Reward Gift Point for the Eligible Banking

Account is up to 1 year, each customer of Eligible Banking Account is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. BOCHK reserves the right to change the above mentioned categories and merchants from time to time at its sole discretion.

16. If customer who holds an Eligible Banking Account is upgraded from Payment Account to Smart Account, the original points will be retained and transferred to the newly opened Smart Account accordingly.
17. The Gift Points that earned from Eligible Banking Account can be enquired via but not limited to BoC Pay or BOCHK Mobile Banking. The Gift Points which earned on each exchange may not be reflected instantly, actual transaction record of Gift Points and the latest points balance are subject to BOCHK record.
18. BOCHK and the Company reserves the right to change or amend the point exchange rate and/or the minimum points required each time.
19. Any fraudulent use or abuse of the Program or the redemption process may result in forfeiture of the accrued Gift Point(s) as well as the cancellation of the relevant Gift Point Accounts. The Company further reserves the right to take such legal actions as may be appropriate in such instances.
20. BOCHK and the Company accept no liability for the quality of or any matter relating to the Gift or services provided by the participating suppliers/ merchants. The relevant participating suppliers/ merchants are solely responsible for the obligations and liabilities relating to the Gift or services. BOCHK and the Company reserve the right to change, suspend or terminate the Program or to amend the terms and conditions of this Program at its sole discretion. All matters and disputes are subject to the final decision of the Company and the merchants / suppliers.
21. No person other than the customer, BOCHK and the 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. 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 “Merchant eVoucher” Gift Points Redemption Program:

22. “Merchant eVoucher” Gift Points Redemption Program via BoC Pay is applicable to customer who is holding with Eligible Credit Card (excluding the co-brand cards may be announced by the Company from time to time, including but not limited to BOC Henderson Club Visa Card) and/or Eligible Banking Account.
23. Customer is required to bind the BoC Pay with BOC Dual Currency Card or Eligible Banking Account before participating in “Merchant eVoucher” Gift Points Redemption Program. Usage of BoC Pay is subject to its Terms and Conditions, please call Credit Card Customer Services Hotline at (852)-2853 8828 or Personal Customer Service Hotline at (852)-3988 2388 if there are any enquiries.
24. Customers can only redeem Merchant eVoucher (“eVoucher”) via BoC Pay. While participating in this Program, the Eligible Credit Card or Eligible Banking Account selected by the Customer will be treated as master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account is insufficient, the system will automatically deduct the remaining Gift Points from the customer’ s Eligible Credit Card and/or Eligible Banking Account which has/have the Gift Points to be expired first.
25. The transaction using gift points to redeem eVoucher cannot be altered, returned or cancelled once confirmed. The Gift Points of Eligible Account used for redemption will not be returned. Relevant redemption transaction will be shown on BoC Pay. eVoucher redeemed will be stored on customer’ s BoC Pay after the transaction. Customer need to keep and handle the eVoucher with care. eVoucher redeemed cannot be changed, refunded or transferred. The BOCHK and/or the Company will not reissue or change eVoucher, nor will they take the responsibility if the lost of eVoucher is not caused by the BoC Pay mobile application system.
26. There is limited stock of each type of eVoucher. Redemption will be served on a first-come-first-served basis and while stocks last. Individual eVoucher will be bounded by the terms and conditions of respective merchant, please refer to the detail page of the relevant eVoucher.

“Monday’ s Surprise: 20% off on Gift Points to Offset Spending” Terms and Conditions:

1. The Promotion Period of “Monday’ s Surprise: 20% off on Gift Points to Offset Spending” (the "Promotion") is from January 1 to December 31, 2020(both dates inclusive and based on transaction dates) (the “Promotion Period”). The Promotion Offer is only applicable on Mondays during the Promotion Period, includes Jan 6, 13, 20, 27, Feb 3, 10, 17, 24, March 2, 9, 16, 23, 30, April 6, 13, 20, 27, May 4, 11, 18, 25, June 1, 8, 15, 22, 29, July 6, 13, 20, 27, Aug 3, 10, 17, 24, 31, Sept 7, 14, 21, 28, Oct 5, 12, 19, 26, Nov 2, 9, 16, 23, 30, Dec 7, 14, 21 and 28. (52 days in total).
2. The Promotion via BoC Pay Mobile App (the " BoC Pay ")is only applicable to holders of BOC Credit Cards that are issued in Hong Kong bearing the BOC logo, but excluding BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Card, BOC Hong Kong Airlines Visa Card, BOC Henderson Club Visa Card, BOC Great Wall International Credit Card, USD Card, BOC Purchasing Card, Private Label Card and the participants of the Automated Cash Rebate Redemption (“Eligible Credit Card”), Smart Account and Payment Account (the “Eligible Banking Account”).
3. Unless otherwise specified, the Gift Points earned through the Eligible Credit Card and/or Eligible Banking Account (the “Gift Point of Eligible Account”) under the name of same main cardholder or banking account can be pooled together.
4. Cardholder is required to use BoC Pay to settle the payment at BoC Pay merchants with a rate of 200 Gift Points to offset HK\$1 of Eligible Transaction Amount (Standard Conversion Rate: with 250 Gift Points to offset HK\$1 of Eligible Transaction Amount), on Mondays during the Promotion Period. Customer is required to bind the BoC Pay with BOC Dual Currency Card or Eligible Banking Account to participate in the promotion. Usage of BoC Pay and “Offset Spending with Gift Points” are subject to its Terms and Conditions, please call Credit Card Customer Services Hotline at (852)-2853 8828 or Personal Customer Service Hotline at (852)- 3988 2388 or read relevant terms and conditions on BoC Pay if there are any enquiries.
5. “Eligible Transaction” refers to the transaction that is settled by BoC Pay QR payment in Hong Kong Dollar. The BOC Dual Currency Card or Eligible Banking Account selected by the Customer will be treated as master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account is insufficient, the system will

automatically deduct the remaining Gift Points from the customer's Eligible Credit Card and/or Eligible Banking Account which has/have the Gift Points to be expired first. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will not be accepted for the usage of "Offset Spending with Gift Points" .

6. Cardholder has to meet the minimum amount requirement (HK\$1) per redemption. The cardholder may redeem up to the transaction amount in full with Gift Points (transaction amount must be in a whole number, e.g. the transaction amount is HK\$100.5, cardholder can offset a maximum of HK\$100 with 20,000 Gift Points, the residual amount must be settled via BoC Pay) or available Gift Points (whichever is lower). The amount offset by this promotion will be posted into the master account that has been chosen by the customer within 3 working days after the transaction. To BOC Dual Currency Card, records of eligible transaction and that of the "Offset Spending with Gift Points" may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card. The Year of Cardholding Offer is not applicable to the promotion.
7. Bank of China (Hong Kong) Limited (the "BOCHK") and BOC Credit Card (International) Ltd ("The Company") reserve the right to change or amend the point exchange rate and/or the minimum points required each time.
8. This Promotion cannot be cancelled once used. If customer returns or cancels the Eligible Transaction, Gift Points used for offset will not be returned. The offset amount will be credited to the customer's master account. To BOC Dual Currency Card, returned credit amount can be used to settle the outstanding retail spending by the credit card. To Eligible Banking Account, returned credit amount can be used to settle the outstanding retail spending and bill payment. The returned credit amount cannot be transferred, returned or exchanged for cash. The status of relevant account must be normal, valid and /or in good standing at the time of redemption. BOCHK and/or the Company reserve the right to cease the "Offset Spending with Gift Points" for the relevant account, which is blocked or terminated (whether or not resulted from a discretion exercised by BOCHK or the Company). The redemption amount will be cancelled, BOCHK or the Company shall not be liable to any customers for any losses caused.
9. BOCHK and the Company reserve the right to change, suspend or terminate the Promotion or to amend the terms and conditions of the


Promotion at its sole discretion. All matters and disputes are subject to the final decision of BOCHK and the Company.

10. No person other than the customers, BOCHK and the 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.
11. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

General Terms and Conditions:

1. Customer must keep a good record in his/her account within the promotion period and at the time of rewards fulfillment in order to enjoy the rewards. BOC Credit Card (International) Limited (the "Card Company") reserves the right to terminate the offers to the customer based on the customer's account status without any liability.
2. The offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
3. The offers are available on a first-come-first-served basis while stocks last, and subject to the record of Bank of China (Hong Kong) Limited (the "BOCHK") and/or the Card Company.
4. BoC Pay is developed by BOCHK; the Card Company is the organizer of this promotion. BOCHK and the Card Company reserve the right to change, suspend or terminate the offers or to amend the terms and conditions at its sole discretion without prior notice.
5. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
6. In the event of any dispute, the decision of BOCHK and the Card Company shall be final and conclusive.
7. No person other than the cardholders, 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.
8. 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 HK\$20 Welcome Rewards Promotion (the "Welcome Rewards Promotion"):

1. Welcome Rewards Promotion commences from 1 December 2019 to 31 March 2020 as below (both dates inclusive) (the "Welcome Rewards Promotion Period").
2. Customers who successfully download BoC Pay and bind it with BOC Dual Currency Credit Cards bearing the  logo issued in Hong Kong (the "Eligible Credit Cards") and/or Smart Account and/or register the Payment Account for the first time (the "Eligible Customers") during the Welcome Rewards Promotion Period are eligible for the HK\$10 rewards (the "First bound Rewards"); and conduct any amount of spending and/or fund transfer and/or bill payment transaction via BoC Pay within the same month of first binding (the "Eligible

Transaction”) are eligible for the HK\$10 rewards (the “Spending Rewards”). Each Eligible Customers (identified by the Identity Document number) can earn a maximum of HK\$20 Welcome Rewards during the whole Welcome Rewards Promotion Period (The “Welcome Rewards”).

3. The “Welcome Rewards” will be credited to the Eligible Credit Cards / Smart Account / Payment Account, which bound firstly with BoC Pay. The Rewards will be credited to the relevant account according to the following 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”):
 - I. For Eligible customer who bound with Eligible Credit Card firstly, the Rewards will be in form of credit card cash rebate, and will be credited to the respective card account; the entitled rewards of additional cardholders will be credited to the account of 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 (both dates inclusive)	Date of Crediting the Respective Rewards	Monthly Statement Posting the Rewards Record
1 - 31 December 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	December 2019 or January 2020
	“Spending Rewards” will be credited on or before 29 February 2020	February or March 2020

1 -31 January 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	January or February 2020
	“Spending Rewards” will be credited on or before 31 March 2020	March or April 2020
1 - 29 February 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	February or March 2020
	“Spending Rewards” will be credited on or before 30 April 2020	April or May 2020
1 - 31 March 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	March or April 2020
	“Spending Rewards” will be credited on or before 31 May 2020	May or June 2020


II. For Eligible Customers who bound BoC Pay with Smart Account / Payment Account firstly, the Rewards will be credited to respective account in form of cash according to the schedule below. If the rewards could not be credited to the respective account due to account condition, the 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 (both dates inclusive)	Date of Crediting the Respective Rewards	Account of Crediting the Respective Rewards
1 - 31 December 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	Smart Account/ Payment Account
	“Spending Rewards” will be credited on or before 29 February 2020	
1 -31 January 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	Smart Account/ Payment Account
	“Spending Rewards” will be credited on or before 31 March 2020	
1 - 29 February 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	Smart Account/ Payment Account
	“Spending Rewards” will be credited on or before 30 April 2020	

1 - 31 March 2020	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	
	“Spending Rewards” will be credited on or before 31 May 2020	

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

Terms and Conditions of HK\$20 Referral Rewards (the “Referral Rewards”):

- 1 Referral Rewards Promotion commences from October 28, 2019 to 31 March 2020 as below (both dates inclusive) (the “Referral Rewards Promotion Period”).
- 2 Referrer must be holding a valid and registered BoC Pay account at the time of making the referral and rewards fulfillment (the “Eligible Referrer”).
- 3 To be eligible for the Referral Rewards, the Eligible Referrer must share his/her BoC Pay’s Invitation Code with a customer (the “Referee”), and the Referee input the Eligible Referrer’s Invitation Code in his/her BoC Pay account successfully during the Referral Rewards Promotion Period. The Referee must be a new customer to download BoC Pay and bind it with BOC Dual Currency Credit Cards bearing the  logo issued in Hong Kong (the “Eligible Credit Cards”)

and/or Smart Account and/or register the Payment Account, subject to the fulfillment of the Welcome Rewards Promotion requirements stated above, the Eligible Referrer can enjoy the HK\$20 rewards. The successful binding time of Referee must be after the successful binding time of the Eligible Referrer, otherwise the Eligible Referrer cannot enjoy the Referral Rewards. Each Eligible Referrer can enjoy a maximum of 500 Referral Rewards, while stocks last. The transaction record is based on the record of the Card Company's system.

- 4 The Referral Rewards will be credited to the Eligible Referrer 's relevant account according to the following arrangement upon verification of the respective binding/registration record by the BOCHK and/or the Card Company:
 - I. If Eligible Referrer is binding the BoC Pay with an Eligible Credit Card and the Smart Account or Payment Account, the Referral Rewards will be credited to his/her Default Payment Method of BoC Pay.
 - II. If the Default Payment Method of BoC Pay is set to be an Eligible Credit Card at the time of crediting the Referral Rewards, the Referral Rewards will be in form of credit card cash rebate, and will be credited to the respective main card account within 9 working days upon the successful binding made by Referee, and will be posted in the respective monthly statement.
 - III. If the Default Payment Method of BoC Pay is set to be a Smart Account /Payment Account at the time of crediting the Referral Rewards, the Referral Rewards will be in form of cash, and will be credited to respective account within 9 working days upon the successful binding made by Referee. If the rewards could not be credited to the respective account due to account condition, the rewards will be credited to the master account of the Smart Account (HKD current account or HKD saving account) without any prior notice.
- 5 Referee can only be referred once.
- 6 Only customers whose Eligible Credit Card accounts and/or Smart Account and/or Payment Account are binding with BoC Pay, valid and in good standing, throughout the Referral Rewards Promotion Period and at the time when Rewards is awarded will be eligible for the Rewards. In the event of termination of an eligible credit card master account, violation of Card User Agreement, overdue payment or bad record, or forfeiture of the Rewards during the Referral Rewards Promotion Period or at the time the Rewards is being awarded, the Rewards will not be credited to the credit card account; and will be cancelled automatically forthwith.
- 7 Self-referral is not accepted.

- 8 The Referrer's entitlement to the program offer will be subject to the confirmation of the BOCHK and the Card Company.