

Terms and Conditions of BoC Pay Endless Summer Rewards :

A. Terms and Conditions of “BOCHK BoC Pay Towngas FPS QR Code Bill Payment Rewards” (the “Towngas FPS Rewards”):

1. BOCHK BoC Pay Towngas FPS QR Code Bill Payment Rewards commences from 1 June to 31 August 2019 as below (both dates inclusive) (the “Towngas FPS Rewards Promotion Period”).
2. Customers who use BoC Pay to scan the FPS bill payment QR code of Towngas bill and use Smart Account and/or Payment Account to complete the bill payment of Towngas bill through FPS during the Towngas FPS Rewards Promotion Period (the “Eligible Customers”) are eligible for the HK\$20 rewards for the first successful bill payment and HK\$5 rewards for further successful bill payment (the “Rewards”).
3. Each Eligible Customer can enjoy Towngas FPS Rewards once per month.
4. Each Towngas Bill can enjoy the rewards once and subject to the Customer who complete the bill payment first. Payment amount on Towngas bill should be equal or larger than HK\$20.
5. Each Eligible Customer can enjoy the first bill payment offer once. If Eligible Customer delete and reopen a new account or upgrade account after receiving the HK\$20 rewards, HK\$5 rewards will be counted in place for further successful bill payment.
6. The Rewards will be credited to the relevant account according to the following arrangement upon verification of the respective binding / registration record by Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”):

- a. For binding BoC Pay with Smart Account at the time of crediting the Rewards, the rewards will be in form of cash, and will be credited to the Smart Account according to the schedule below.

Date of Bill Payment (subject to the record of the BOCHK) (both dates inclusive)	Date of Crediting the Respective Rewards
1 – 30 June 2019	On or before 31 July 2019
1 – 31 July 2019	On or before 31 August 2019
1 – 31 August 2019	On or before 30 September 2019

- b. For binding BoC Pay with Payment Account at the time of crediting the Rewards, the rewards will be in form of cash, and will be credited to the Payment Account on or before 30 September 2019.

7. **Only Eligible customers whose Eligible Smart Account and/or Payment Account are binding with BoC Pay, valid and in good standing, throughout the Towngas FPS Rewards Promotion Period and at the time when Rewards is awarded will be eligible for the Rewards. In the event of termination of a Smart Account and/or Payment Account, violation of User Agreement, overdue payment or bad record, or forfeiture of the Rewards during the Towngas FPS Rewards Promotion Period or at the time the Rewards is being awarded, the Rewards will not be credited to the designated account; and will be cancelled automatically forthwith.**
8. The Rewards cannot be exchanged for other gifts, and is also non-refundable, non-transferrable and not for sale.
9. Staffs of BOCHK and the BOCHK Group are not eligible to the Towngas FPS Rewards.
10. There is a maximum cap on the rewards being earned per each of the Eligible Customers (identified by the Identity Document number). All Eligible Bill Payment conducted by the same Eligible Customer under different Smart Accounts and / or Payment Account will be combined for the purpose of calculating the maximum amount of rewards available to the same customer. For the offer of Eligible Bill Payment, each Eligible Customer can earn a maximum of HK\$30 rewards in total throughout the Towngas FPS Rewards Promotion Period.

- Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for the rewards. Only Eligible Bill Payments determined by BOCHK are eligible for the Towngas FPS Rewards Promotion.


B. Terms and Conditions of “BOCHK BoC Pay P2P Rewards” (the “P2P Rewards Promotion”):

- “P2P Rewards Promotion” commences from 17 June to 31 August 2019 as below (both dates inclusive) (the “Promotion Period”).
- Customer whose successful conduct any amount fund transfer transaction via BoC Pay Smart Account or Payment Account (the “Eligible Fund Transfer Transaction”) during promotion period, can be eligible for the HK\$10 cash rewards.
- The above transaction does not include transactions transferred to merchants.
- All of the Smart Accounts and/or Payment Accounts by the same Eligible Customer will be combined for the purpose of calculating the amount of rewards available to the same customer. Each Eligible Customer (identified by the Identification Document number) can earn a maximum of HK\$10 cash rewards during Promotion Period. The Rewards will be credited to the Smart Account / Payment Account bound with BoC Pay at the time of Rewards credited to the Eligible Customers' applicable account.
- The Rewards will be credited to the relevant account according to the following arrangement upon verification of the transaction record by BOCHK and/or Card Company:
 - The rewards will be credited to the Smart Accounts /or Payment Account in form of cash and according to the schedule below.

Date of Transfer (subject to the record of the BOCHK) (both dates inclusive)	Date of Crediting the Respective Rewards
17 June – 31 July 2019	On or before 31 August 2019
1 August– 31 August 2019	On or before 30 September 2019

- If the rewards cannot be credited to the Smart Accounts due account condition, rewards will be credited to the master account of the Smart Account (HKD current account or a HKD saving account) of the Eligible Customer without any prior notice.
- Only customers whose Eligible Smart Account and/or Payment Account are binding with BoC Pay, valid and in good standing, throughout the Promotion Period and at the time when the Rewards is awarded will be eligible for the Rewards. In the event of termination of a Smart Account and/or Payment Account, violation of User Agreement, overdue payment or bad record, or forfeiture of the Rewards during the Promotion Period or at the time the Rewards is being awarded, the Rewards will not be credited to the designated account; and will be cancelled automatically forthwith.**
- The Rewards cannot be exchanged for other gifts, and is also non-refundable, non-transferrable and not for sale.
- Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for the rewards. Only Eligible transactions determined by BOCHK are eligible for the promotion.

C. Terms and Conditions of “BoC Pay HK\$50 Rewards” (the “HK\$50 Rewards”):

- HK\$50 Rewards commences from 17 June to 31 August 2019 as below (both dates inclusive) (the “HK\$50 Rewards Promotion Period”).
- 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 HK\$50 Rewards Promotion Period are eligible for the HK\$50 rewards (the “Rewards”).

3. All of the Eligible Credit Cards and/or Smart Accounts and/or Payment Account by the same Eligible Customers will be combined for the purpose of calculating the amount of rewards available to the same customer. All additional card and main card accounts of the same cardholder will be automatically combined for calculating the total entitled rewards. Each Eligible Customers (identified by the Identity Document number) can earn a maximum of HK\$50 rewards during the HK\$50 Rewards Promotion Period. The Rewards will be credited to the Eligible Credit Cards / Smart Account / Payment Account firstly bound with BoC Pay.
4. The Rewards will be credited to the relevant account according to the following arrangement upon verification of the respective binding / registration record by BOCHK and/or Card Company:
 - a. For binding BoC Pay with Eligible Credit Card at the time of crediting the Rewards, the Rewards will be in form of credit card cash rebate, and will be credited to the respective main card account according to the schedule below and will be posted in the respective monthly statement.

Date of binding BoC Pay (subject to the record of the Card Company) (both dates inclusive)	Date of Crediting the Respective Rewards	Monthly Statement Posting the Rewards Record
17– 30 June 2019	On or before 31 July 2019	July or August 2019
1 -15 July 2019	On or before 15 August 2019	August or September 2019
16 – 31 July 2019	Within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	August or September 2019
1 -31 August 2019	Within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	September or October 2019

- b. For binding BoC Pay with Smart Account at the time of crediting the Rewards, the rewards will be in form of cash, and will be credited to respective account according to the schedule below.

Date of binding BoC Pay (subject to the record of the BOCHK) (both dates inclusive)	Date of Crediting the Respective Rewards	Account of Crediting the Respective Rewards
17– 30 June 2019	On or before 31 July 2019	Principal account of the Smart Account
1 -15 July 2019	On or before 15 August 2019	Principal account of the Smart Account
16 July – 31 August 2019	Within 9 working days after eligible customers first bound BoC Pay with Smart Account successfully	Smart Account

- c. For binding BoC Pay with Payment Account at the time of crediting the Rewards, the rewards will be in form of cash, and will be credited to the Payment Account according to the schedule below.

Date of binding BoC Pay (subject to the record of the BOCHK) (both dates inclusive)	Date of Crediting the Respective Rewards
17– 30 June 2019	On or before 31 July 2019
1 -15 July 2019	On or before 15 August 2019
16 July – 31 August 2019	Within 9 working days after eligible customers first bound BoC Pay with Payment Account successfully

5. **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 HK\$50 Rewards Promotion Period and at the time when Rewards is awarded will be eligible for the Rewards. 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 HK\$50 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.**
6. 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.

D. Terms and Conditions of “Receive Payments through FPS and Win Lucky Draw”:

1. Unless otherwise specified by BOCHK, the Promotion Period is from 29 April 2019 to 31 August 2019, both dates inclusive (“Promotion Period”).
2. BOCHK personal customers who fulfill all of the below requirements (“Eligible Customer”) will automatically be enrolled in the Lucky Draw (“Lucky Draw”).
 - i. The first time to set BOCHK account as the Faster Payment System (“FPS”) Default Account; and
 - ii. Received a payment with amount of HK\$100 or above (or its equivalent amount) via FPS **from other banks or institutions** to the FPS Default Account in BOCHK successfully (“Eligible Payment Transaction”) between the designated period (“Eligible Payment Transfer Period”) listed in below table; and

The first time to set BOCHK account as the FPS Default Account	Eligible Payment Transfer Period
Week 1: 29 April to 5 May 2019	29 April to 5 May 2019
Week 2: 6 May to 12 May 2019	6 May to 12 May 2019
Week 3: 13 May to 19 May 2019	13 May to 19 May 2019
Week 4: 20 May to 26 May 2019	20 May to 26 May 2019
Week 5: 27 May to 2 June 2019	27 May to 2 June 2019
Week 6: 3 June to 9 June 2019	3 June to 9 June 2019
Week 7: 10 June to 16 June 2019	10 June to 16 June 2019
Week 8: 17 June to 23 June 2019	17 June to 23 June 2019
Week 9: 24 June to 30 June 2019	24 June to 30 June 2019
Week 10: 1 July to 7 July 2019	1 July to 7 July 2019
Week 11: 8 July to 14 July 2019	8 July to 14 July 2019
Week 12: 15 July to 21 July 2019	15 July to 21 July 2019
Week 13 : 22 July to 28 July 2019	22 July to 28 July 2019
Week 14 : 29 July to 4 August 2019	29 July to 4 August 2019
Week 15 : 5 August to 11 August 2019	5 August to 11 August 2019
Week 16 : 12 August to 18 August 2019	12 August to 18 August 2019
Week 17 : 19 August to 25 August 2019	19 August to 25 August 2019
Week 18 : 26 August to 31 August 2019	26 August to 31 August 2019

- iii. For those customers who enroll in the lucky draw of week 1 to week 5 should maintain a BOCHK's account as the FPS Default Account until 31 July 2019. For those customers who enroll in the lucky draw of week 6 to week 12 should maintain a BOCHK's account as the FPS Default Account until 30 September 2019. **For those customers who enroll in the lucky draw of week 13 to week 18 should maintain a BOCHK's account as the FPS Default Account until 31 October 2019.**
3. There will be 1 winner(s) of HKD8,888 Cash Reward and 7 winners of HKD1,000 Cash Reward respectively. There will be 8 Reward winners in total each week.
 4. Each Eligible Customer will only be entitled to the Reward once.
 5. The lucky draw of week 1 to week 5 will be randomly drawn by BOCHK computer system on or before 30 June 2019. The result of the lucky draw will be announced on BOCHK's website at www.bochk.com on or before 31 July 2019. The lucky draw of week 6 to week 12 will be randomly drawn by BOCHK computer system on or before 31 August 2019. The result of the lucky draw will be announced on BOCHK's website at www.bochk.com on or before 30 September 2019. **The lucky draw of week 13 to week 18 will be randomly drawn by BOCHK computer system on or before 30 September 2019. The result of the lucky draw will be announced on BOCHK's website at www.bochk.com on or before 31 October 2019.**
 6. **When announcing the result, Eligible Customers must still maintain a BOCHK's account as the FPS Default Account which is still valid together with positive balance, or else the Reward will be forfeited and no replacement of reward will be offered.**
 7. BOCHK will credit the cash reward into Eligible Customers' BOCHK HKD Default Beneficiary Account in FPS. The cash reward of week 1 to week 5 will be credited on or before 31 July 2019. The cash reward of week 6 to week 12 will be credited on or before 30 September 2019. The cash reward of week 13 to week 18 will be credited on or before 31 October 2019. **Eligible Customers must maintain valid BOCHK account as the FPS Default**

Account with positive HKD balance at the moment when the cash reward is credited. Otherwise, the Reward will be forfeited and no replacement of reward will be offered.

8. BOCHK reserves the right to provide any other offer / reward as a replacement without prior notice, and the value and nature of the offer / reward may be different from those of the original offers / rewards.
9. The Rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
10. All the binding record of Eligible Customers shall be subject to the record of BOCHK.
11. The Lucky Draw is not applicable to staff of BOCHK and its subsidiaries.

General Terms and Conditions:

- The above Rewards are available on a first-come-first-served basis while stocks last, and subject to the record of BOCHK and/or the Card Company.
- Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
- 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.
- The above products, services and offers are subject to the conditions for Services of the Bank and the terms and conditions for BoC Pay. For details, please refer to the relevant promotion materials, or contact the relevant merchants or staff of BOCHK.
- 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.
- No person other than the cardholders 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.
- Towngas bills are provided by Towngas. Enquiries related to Towngas bill should be directed to Towngas. BOCHK accepts no liability for the quality of or any other matters relating to the goods, products and services provided by the relevant merchants. The relevant merchants are solely responsible for all obligations and liabilities relating to the related goods, products and service.
- BOCHK and/or the Card Company and the relevant merchants reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
- In case of any dispute, the decision of BOCHK and/or the Card Company and the relevant merchants shall be final.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.