

“Login and Welcome Caishen” Terms and Conditions:

1. The promotion period is from 23 February to 3 March 2026 (both date inclusive)(“the “Promotion Period”).
2. The promotion is only applicable to the customer who meet the following conditions as of 16 February 2026 (the “Eligible Customer”):
 - Aged 18 or above; and
 - Personal banking customer (not applicable to joint account customer)Employees of Bank of China (Hong Kong) Limited (“BOCHK”) who have been involved in organizing the lucky draw are not eligible to participate in the promotion.

3. Registration and steps to obtain lucky draw chance

From 23 February to 2 March 2026, eligible customer must;

- Complete registration by pressing “Join Now” via the banner of “Login and Welcome Caishen” under “Recommended For You” in mobile banking’s LiveReward
- Log in to mobile banking again after successful registration (Logins prior to registration will not be counted)

Only eligible customers who successfully complete above steps during the above period will be entitled to a maximum of 1 lucky draw chance.

Example: Assume customer successfully registered for the promotion via mobile banking on 23 February 2026 at 09:00.

Next login date	Lucky Draw chance entitled	Reason of no lucky draw chance entitled	Date of lucky draw chance awarded
20 February 2026	✘	Have NOT registered yet	-
2 March 2026	✓	-	3 March 2026
3 March 2026	✘	The lucky draw chance awarded will be updated based on the bank’s records and will take at least 1 working day, hence no lucky draw chance entitled	-

4. Lucky Draw Period

Eligible customer must complete registration, and return to the “Login and Welcome Caishen” promotion page and click “Draw Now” from the day after logging in again until 3 March 2026, to get a chance to win reward below. If the customer does not perform the lucky draw action within the period, the lucky draw chance will be forfeited automatically. BOCHK will not offer any replacement lucky draw chance or any form of compensation.

5. Lucky Draw Reward

Click “Draw Now” in promotion page and get a chance to win any 1 of reward (“Reward”) below.

Reward	Quota	Remarks
HK\$2026 cash reward	3	<p>1. The cash reward will be credited directly to the Eligible Winners’ BOCHK Hong Kong dollar savings/current account on or before 31 May 2026.</p> <p>2. Eligible Winners should maintain valid BOCHK Savings/Current account and Internet and Mobile Banking account throughout the Promotion Period and at the time of crediting the Cash Reward. Otherwise, the Cash Reward will be forfeited.</p> <p>3. The Cash Reward winner list will be announced on BOCHK website at www.bochk.com and the latest version of BOCHK Mobile Banking on or before 31 May 2026.</p>
HK\$100 cash reward	188	
HK\$50 BoC Pay+ coupon (HK\$50 instant discount upon spending of HK\$100)	4,500	<p>1. The Coupon will be issued to “Coupons” > “Collected Coupons” in the BoC Pay+ account of the Eligible Winners on or before 31 May 2026. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by BOCHK and/ or BOC Credit Card (International) Ltd (the “Card Company”).</p> <p>2. Throughout the Promotion Period and at the time of issuing the Reward, the Eligible Winner’s BoC Pay+ Account must be valid, in good standing and are bound with BoC Pay+ in mobile banking. In the event of termination of the relevant account(s), bad record, or forfeiture of the Reward, the Reward will not be issued and will be cancelled automatically forthwith.</p> <p>3. The Coupons are only applicable to the following designated merchants physical stores: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only),</p>
HK\$20 BoC Pay+ coupon (HK\$20 instant discount upon spending of HK\$50)	14,500	
HK\$10 BoC Pay+ coupon (HK\$10 instant discount upon spending of HK\$30)	80,000	

	<p>INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U., Runderful and designated brand stores that operated by Sportshouse Limited including Adidas、Asics、Hoka、New Balance、New Era、Nike (For store details, please visit the official website of Sportshouse https://www.sportshouse.com) (collectively the “Designated Merchants”).</p> <p>4. Eligible Winner must use the coupon upon single net spending of relevant amount at the Designated Merchants, by scanning the QR code.</p> <p>5. Eligible Winner must use the Coupon within the validity period shown on the Coupon, and only one Coupon can be used per transaction. The Coupon is valid from the issue date to 31 August 2026.</p> <p>6. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.</p> <p>7. Eligible Winner must state the intention to pay with BoC Pay+ and click to use the Coupon before payment.</p> <p>8. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.</p> <p>9. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay</p>
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		International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
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6. Please note that the lucky draw is conducted randomly, and each Reward has a specific probability. The opportunity for Lucky Draw Eligible Customer to participate does not mean that the customer will definitely receive any Reward, and there is no guarantee that the customer will win the Lucky Draw Reward if the customer reached a certain number of transactions.
7. BOCHK reserves the right to vary, modify and terminate the above lucky draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding this lucky draw, the decision of BOCHK shall be final and binding.
8. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of BOCHK. BOCHK reserves the absolute right to forfeit Eligible Customer's eligibility to participate in the lucky draw and/ or entitlement to the Reward.
9. In the event of termination of BOCHK bank account, bad record, forfeiture of the Lucky Draw Reward, the Lucky Draw Reward will not be credited to the designated account and will be cancelled automatically forthwith.

General Terms:

- Before participating in the Promotion, the customer must read and abide by these terms and conditions. By participating in the Promotion, the customer acknowledges that he/she has read and agreed to all relevant terms and conditions.
- 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.
- The above Reward cannot be transferred, returned, exchanged for other offer/gift.
- 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.
- All information and images are for reference only.
- 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.
- In case of any disputes, the decision of BOCHK shall be final and binding on all parties concerned.
- The quota of Reward is limited.
- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Banking mobile application imposed by their service providers.
- Please download BOCHK Mobile Banking mobile application from official application stores or BOCHK website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking mobile application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK Mobile Banking from time to time.
- iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.

- 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.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
- For the registration and login record for “Login and Welcome Caishen”, BOCHK’s system record shall prevail.

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