

**Mobile Banking x BoC Pay Bill Payment Lucky Draw Terms and Conditions:**

1. The “Mobile Banking x BoC Pay Bill Payment Lucky Draw” (the “Lucky Draw”) promotion period is from 12 July to 31 August 2024, both dates inclusive (the “Promotion Period”).
2. During the Promotion Period, customers who aged 18 or above and fulfill the conditions below (the “Eligible Customer”) can participate in the Lucky Draw.
  - For Eligible Customers who participate in the Lucky Draw with BOCHK Mobile Banking (“the Mobile Banking”):
    - i. Eligible Customers must hold a valid BOCHK Saving/Current account, Mobile/Internet Banking account and bind to the BoC Pay app with Smart Account.
    - ii. Eligible Customer is entitled to one Lucky Draw entry for every bill payment transaction of any amount conducted with Credit Card account via the Mobile Banking “Pay Bills” function(transactions to the same merchant will be counted once only) (the “Mobile Banking Eligible Transaction”).
  - For Eligible Customers who participate in the Lucky Draw with BoC Pay:
    - i. Eligible Customers must hold a valid BoC Pay Smart Account and/or Payment Account.
    - ii. Eligible Customer is entitled to one Lucky Draw entry for every HKD bill payment of any amount by scanning FPS code via BoC Pay (transactions to the same merchant will be counted once only) (the “BoC Pay Eligible Transaction”, together the “Eligible Transaction” with the “Mobile Banking Eligible Transaction”)
3. Each Eligible Customer (counted by the identification document number) is entitled to a maximum of 10 Lucky Draw entries respectively via Mobile Banking and/or BoC Pay, maximum 20 Lucky Draw entries in total, and can only win the Reward once in the whole Promotion (the “Eligible Winner”). Eligible Customer who conduct Eligible Transactions to the same merchant through Mobile Banking and BoC Pay respectively will each receive one Lucky Draw entry.
4. The Reward will be issued to “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Winners on or before 31 October 2024. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by Bank of China (Hong Kong) Limited (“BOCHK”) and/ or BOC Credit Card (International) Ltd (the “Card Company”). The Reward details are as follows:

Reward	Quota
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Grand Prize: HK\$288 BoC Pay Coupon	Participants via Mobile Banking: 15 prizes Participants via BoC Pay: 15 prizes (Total 30 prizes)
Second prize: HK\$68 BoC Pay Coupon	Participants via Mobile Banking: 400 prizes Participants via BoC Pay: 400 prizes (Total 800 prizes)

5. The results of the Lucky Draw will be announced on BOCHK's website at [www.bochk.com](http://www.bochk.com), BoC Pay mobile application and Mobile Banking. The Reward notification will be sent to customers through SMS or BoC Pay push notification on or before 30 November 2024 in accordance with the phone number maintained with BOCHK.
6. Throughout the Promotion Period and at the time of issuing the Reward, the Eligible Winner's BoC Pay Account and Smart Account and/or Payment Account and/or Credit Card Account must be valid, in good standing and are bound with BoC Pay. The Eligible Winner must hold a valid BOCHK Saving/ Current, Internet/ Mobile Banking Account and bind to the BoC Pay app with Smart Account if he or she participates in the Lucky Draw with 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.
7. The Coupons are only applicable at the Hong Kong physical outlets of TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini, VanGO Convenience Store and Pacific Coffee (collectively the "Designated Merchants").
8. The Eligible Winner who receives the Grand Prize can get a HK\$288 discount upon single net spending of HK\$500 or above at the Designated Merchants, by scanning the QR code on the HK\$288 BoC Pay Coupon. The Eligible Winner who receives the Second Prize can get a HK\$68 discount upon single net spending of HK\$200 or above at the Designated Merchants, by scanning the QR code on the HK\$68 BoC Pay Coupon.
9. The 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 December 2024.
10. 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.
11. The Eligible Winner must state the intention to pay with BoC Pay and click to use the Coupon before payment.

12. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
13. 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.
14. 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 International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
15. Employees of BOCHK and the Card Company who have been involved in organizing the Lucky Draw are not eligible to participate in the Lucky Draw.
16. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Lucky Draw.
17. The Reward cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.

**Terms and Conditions of BOC Visa Credit Card “Amazing Rewards” – “Bill Payment Reward – Extra 2% Cash Rebate for Bill Payment”:**

1. The BOC Visa Credit Card “Bill Payment Reward – Extra 2% Cash Rebate for Bill Payment” (the “Promotion”) is only applicable to cardholders of BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the BOC logo (unless otherwise specified) (the “Eligible Credit Cards”), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Visa Credit Cards issued in the mainland and Macau.
2. The Promotion runs from 1 July to 30 September 2024 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 1 July to 23:59 on 30 September 2024 (Unless otherwise specified) (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the BoC Pay mobile application ( “BoC Pay”), website of the Promotion([https://www.bochk.com/s/a/ms2024\\_visa\\_e](https://www.bochk.com/s/a/ms2024_visa_e)), BOCHK Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK\_CC) (the Registration Period for BOCHK Credit Card Official WeChat Account runs from 10:00 on 2 July to 23:59 on 30 September 2024) once during the Registration Period (the “Registration”), The Registration reference number will be announced when the Registration is successful. The Promotion is only

applicable to the first 100,000 successfully registered eligible cardholders (the “Customers”). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”) and is on a first-come-first-served basis.

4. Each Customer (counted by the Identification Document Number) can enjoy the below offers during the month of registration and any calendar months onwards.

“Bill Payment Reward – Extra 2% Cash Rebate for Bill Payment”: Each Customer can enjoy an extra 2% Cash Rebate on bill payment transactions no matter on Regular Days or Holidays and made via BOCHK Personal Internet Banking/Mobile Banking, or the regular autopay bill payment transaction agreed with merchants (with no single net spending requirement amount, counted by posted amount of the transaction) (the “Eligible Bill Payment”). Every HK\$1 Eligible Bill Payment entitles the customer to an extra 2% Cash Rebate (The extra 2% Cash Rebate is capped at a maximum of HK\$20 in any calendar month and a maximum of HK\$60 during the entire Promotion Period). The regular autopay bill payment transaction is defined and determined by the merchants, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

5. “Eligible Bill Payment” excludes those made to payees such as the Inland Revenue Department, Banking and Credit Card Services, Credit Services, Securities Brokers and Loan Repayments (including but not limited to transactions under the bill type of Policy Loan Repayment), and excluding Bill Payment by instalment, and AlipayHK, BoC Pay, Huawei Pay, Union Pay App and WeChat Pay HK transactions. Eligible Bill Payments shall be determined at the sole and absolute discretion of the Company.
6. All Eligible Bill Payment will be counted on the respective transaction date (bill payment transactions made via BOCHK Personal Internet Banking/Mobile Banking will be counted on the transaction date; for details, please refer to the BOCHK Personal Internet Banking/Mobile Banking). Upon verification of the Eligible Bill Payment transaction details by the Company, the Cash Rebate will be credited to the first registered main card account within three months after the last day of each calendar month during the Promotion Period. Cash Rebate will be rounded to the nearest dollar. To be eligible for the Cash Rebate, the Eligible Bill Payment (based on transaction date) of each calendar month must be successfully posted on or before the 7th day of the subsequent month.

<b>Promotion Period (both dates inclusive)</b>	<b>Posting Date of Eligible Bill Payment</b>	<b>Date of crediting of extra Cash Rebate</b>	<b>Monthly Statement showing the record of Cash Rebate</b>
The first calendar month:  1 – 31 July 2024	On or before 7 August 2024	On or before 31 October 2024	October or November 2024
The second calendar month:  1 – 31 August 2024	On or before 7 September 2024	On or before 30 November 2024	November or December 2024
The third calendar month:  1 – 30 September 2024	On or before 7 October 2024	On or before 31 December 2024	December 2024 or January 2025

7. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Cash Rebate credit, the Cash Rebate will be credited to the new card account, or the card account with recent spending (the Company and its system setting will determine the eligibility of Cash Rebate credit).
8. Registration and Eligible Bill Payment transactions made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.
9. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record

announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.

10. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
11. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Bill Payment transaction.
12. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate are being awarded will be eligible for the Promotion and the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement, unbinding of the registered BOC UnionPay Dual Currency Credit Card from BoC Pay, or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebate are being awarded, the Cash Rebate will be cancelled automatically forthwith.
13. The Extra Cash Rebate Reward awarded cannot be transferred or resold.
14. Any fraud or abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebate have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

**General Terms:**

- 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.
- BOCHK reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
- BOCHK and/or the Card Company reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.

- The above Offer is subject to the transaction record of BOCHK. If the information from the customer differs from those of BOCHK records, the latter shall be final and conclusive.
- 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.
- All information and images are for reference only.
- The Customer is responsible for the data charges of using and/or downloading the BOCHK Mobile Banking and/or BoC Pay imposed by their service providers.
- Please download BOCHK Mobile Banking and/or BoC Pay from the official app stores or BOCHK official website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking and/or BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
- Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
- No person other than the customer and BOCHK and/or the Company 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.
- BOCHK and/or the Card Company are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
- In case of any dispute, the decision of BOCHK and/or the Card Company 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.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

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