

**Terms and conditions:**

1. The promotion period is from 26 September to 4 November 2024, both dates inclusive (the "Promotion Period").
2. During the Promotion Period, customer who uses "BeLeaf" via mobile banking (the "Eligible Customer") can enjoy "BeLeaf" Travel Reward, Spend Reward, Transact Reward, and join "BeLeaf" Lucky draw to win cash rewards.

**"BeLeaf" Travel Reward:**

1. Travel Reward is only applicable to QR Code payments made with the BoC Pay mobile app (the "BoC Pay") via the UnionPay network. The customer must successfully bind BoC Pay with a BOC UnionPay Dual Currency Credit Card (the "Eligible Credit Card") issued in Hong Kong bearing the BOC logo (the "Eligible Customers"). Eligible Customers must settle the fares (the "Eligible Transactions") through BoC Pay transit codes on designated transportations (For more details, please refer to BoC Pay>Transit Code>Instructions/Routes) which support UnionPay transit QR codes.
2. An Eligible Customer can enjoy cash rebate on first fare payments (after deducting all discount amounts) with BoC Pay Transit Codes during promotion period (the "Travel Reward Eligible Customer"). There is a maximum cap on the cash rebate of HK\$10. Each Eligible Customer will be entitled to Travel Reward once only.
3. All Eligible Transactions will be counted based on the transaction date, must be completed during the Promotion Period and posted on or before the seventh day of the next calendar month. The total awarded cash rebate shall be rounded to the nearest dollar. The relevant cash rebate will be credited to the card account which made the Eligible Spending of Travel Reward Eligible Customer and will be posted on 28 February 2025.
4. Eligible 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 Offer.
5. The relevant cash rebate will be credited to the Eligible Credit Card used to settle the earliest Eligible Transaction within 3 months after each settlement upon verification of Eligible Transactions by the Bank of China (Hong Kong) Limited ("BOCHK") and/or BOC Credit Card (International) Ltd (the "Card Company").

6. Travel Reward Eligible Customer whose eligible credit card account is valid and in good standing during the entire Promotion Period and at the time the cash rebate is being awarded, will be eligible for the Promotion. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of a credit card account, overdue payment or bad record, or forfeiture of the cash rebate during the Promotion or at the time the extra cash rebate is being awarded, the extra cash rebate will be cancelled automatically forthwith.
7. Any cancelled/ refunded/ falsified/ unposted / split transactions/ unauthorized transactions are not counted as eligible transactions. In case of such transactions, the Offer will be cancelled together with those transactions. BOCHK and Card Company reserve the right to debit the relevant Credit Card account with the amount equivalent to the value of the Offer without prior notice to the customer.
8. The above Offer is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive.

**“BeLeaf” Spend Reward:**

1. The “BeLeaf” Spend Reward (the “Spend Reward”) is only applicable to cardholders of BOC Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Spend Reward Credit Cards”), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
2. Spend Reward is applicable to customers who use an Eligible Spend Reward Credit Card to make retail spending via mobile payment methods (includes BoC Pay, Union Pay App, Apple Pay, Google Pay, Huawei Pay and Samsung Pay) (counted by the posted amount of the transaction) (the “Eligible Transaction”), but excludes AlipayHK and WeChat Pay HK transactions, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution

fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Transaction shall be determined at the sole and absolute discretion of the Company.

3. The first 2,000 customers who have accumulated the Eligible Transactions amount of HK\$800 during the promotion period (the "Spend Reward Eligible Customers"), each Spend Reward Eligible Customer can enjoy HK\$50 cash rebate once only.
4. For Eligible Transaction made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
5. Upon verification of the transaction details by the Company, cash rebate will be credited to the main card account of the first Eligible Spend Reward Credit Card which performed Eligible Transaction during the promotion period, on or before 28-02-2025.
6. Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the cash rebate, and cash rebate will be credited to the main card.
7. Spend Reward 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.
8. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Transaction.
9. Customer whose credit card accounts and Mobile Payment binding status 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 violation of the Card User Agreement, termination of the credit card account 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.

10. The Cash Rebate awarded cannot be transferred or resold.
11. 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

**"BeLeaf" Transact Reward:**

1. During the promotion period, Eligible Customer completes any one of designated transaction below via BOCHK mobile banking can enjoy HK\$20 cash reward (the "Transact Reward").
  - Pay a bill via FPS<sup>1</sup> or
  - Newly register to e-statement<sup>2</sup> or
  - Newly activate "mobile token"<sup>2</sup> or
  - Successfully apply Credit Card statement installment or
  - Successfully apply Credit Card cash installment

<sup>1</sup> Bill payment amount must be HK\$100 or above per transaction

<sup>2</sup> Only applicable to the customer who did not register on or before 25 September 2024
2. Transact Reward is only applicable to the first 2,000 Eligible Customers who successfully completed the designated transaction (the "Transact Reward Eligible Customer").
3. Each Transact Reward Eligible Customer will be entitled to Transact Reward once only.
4. Transact Reward will be credited directly to the Transact Reward Eligible Customers' BOCHK Hong Kong dollar savings/current account/ credit card account (applicable to customers do not holding BOCHK Hong Kong dollar savings/current account. Transact Reward will be credited to the first credit card's principal account which apply Credit Card statement installment/cash installment successfully. The Cash Reward credited to customer cannot be transferred or for sale) on or before 28 February 2025. If the customer holds more than one Hong Kong dollar savings/current account, the Cash Reward will be credited to the set settlement account. If the Cash Reward cannot be credited to the account due to account status, the Cash Reward will be forfeited.
5. Throughout the Promotion Period and at the time of crediting the Transact Reward, Transact Reward Eligible Customer's BOCHK savings/current account/credit card accounts are valid and in good standing and Internet and Mobile Banking account must be valid. **Transact Reward Eligible Customer must**

**maintain the “FPS” Registration / “Mobile Token” activation status if completed the relevant transaction. Otherwise, the Transact Reward will be forfeited and no replacement reward will be offered.**

6. In the event of termination of the relevant account(s), bad record, or forfeiture of the Transact Reward, or relevant Credit Card statement installment/cash installment are cancelled, the Transact Reward will not be issued and will be cancelled automatically forthwith.

**“BeLeaf” Lucky Draw:**

**1. How to participate in the “BeLeaf” Lucky Draw**

Eligible Customer who successfully uses “BeLeaf” via BOCHK mobile banking during the Promotion Period, and complete any designated transaction during the Promotion Period (the “Lucky Draw Eligible Customer”), can get the lucky draw chance to win cash reward (the “Lucky Draw Reward”).

**Maximum number of lucky draw chances**

Eligible Customer can enjoy up to 10 lucky draw chances by completing the designated transactions, and can only win once in the Promotion Period.

<b>Designated Transaction</b>	<b>Lucky Draw Chance</b>
Use “BeLeaf”	1 time <sup>4</sup>
Spend HK\$800 or more with BOC Credit Card via mobile payment <sup>1</sup>	1 time
Pay a bill via FPS <sup>2</sup>	1 time <sup>4</sup>
Newly register to e-statement <sup>3</sup>	1 time <sup>4</sup>
Newly activate mobile token <sup>3</sup>	1 time <sup>4</sup>
Successfully apply Credit Card Statement Installment	5 times
Successfully apply Credit Card Cash Installment	5 times

<sup>1</sup>Mobile payment includes BoC Pay, UnionPay, Apple Pay, Google Pay, Samsung Pay, Huawei Pay and etc.

<sup>2</sup>Bill payment amount must be HK\$100 or above per transaction

<sup>3</sup>Only applicable to the customer who did not register/activate on or before 25 September 2024

<sup>4</sup>Only 1 lucky draw chance can be entitled in the Promotion Period

2. Eligible Customer must meet the following conditions to participate in the “BeLeaf” Lucky Draw:
- Aged 18 or above
  - Personal banking customers

- Successfully use “BeLeaf” via BOCHK mobile banking during the Promotion Period, and complete any designated transaction during the Promotion Period as stated in clause 1

Employees of BOCHK who have been involved in organising the lucky draw are not eligible to participate in the lucky draw.

3. Winners will be randomly drawn by a computer system of BOCHK from all the eligible customers automatically enrolled in the Lucky Draw (the “Lucky Draw Eligible Winner”). The Lucky Draw Reward will be credited to the eligible account from which the transactions were debited. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by BOCHK. The Lucky Draw Reward details are as follows:

Reward	Quota	Date of crediting the Lucky Draw Reward
HK\$6,888	1	On or before 28 February 2025
HK\$1,500	5	
HK\$500	50	
HK\$100	400	

4. The results of the lucky draw will be announced on BOCHK’s website at [www.bochk.com](http://www.bochk.com) and the BOCHK mobile banking. The Lucky Draw Reward notification will be sent to customers on or before 28 February 2025 in accordance with the phone number maintained with BOCHK.
5. The Lucky Draw Reward will be credited to the registered HKD Savings/ Current account/Credit Card Account in the form of cash. If the Lucky Draw Reward cannot be credited to the Lucky Draw Eligible Winner’s account due to account status, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
6. Throughout the Promotion Period and at the time of crediting the Lucky Draw Reward, Lucky Draw Eligible Winners must hold a valid BOCHK Savings/Current account or Credit Card account and Internet and Mobile Banking account. **Lucky Draw Reward Eligible Customer must maintain the “FPS” registration / “Mobile Token” activation status if completed the relevant transaction. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.**
7. 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.
8. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the “BeLeaf”

Lucky Draw.

9. The Lucky Draw Rewards cannot be transferred, returned, exchanged for other offer/gift, and also not for sale.

**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/and or the Card Company.
- The above Rewards 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. In case of any dispute, the decision of BOCHK shall be final.
- 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.
- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Banking/ BoC Pay mobile application imposed by their service providers.
- Please download BOCHK Mobile Banking/ BoC Pay mobile application from official application stores or BOCHK website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking/ BoC Pay mobile application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK Mobile Banking/ BoC Pay from time to time.
- Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
- 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.
- Mobile Payment Applications are the third parties' Mobile Applications. Mobile

Payment Applications are subject to such service providers' terms and conditions. BOCHK/the Card Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. BOCHK/the Card Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.

- BOCHK/the Card Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK/the Card Company does not nor does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall BOCHK/the Card Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties Mobile Applications.
- Apple Pay is a trademark of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay). Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on the UnionPay App, please visit [www.unionpayintl.com/en](http://www.unionpayintl.com/en) and go to "Mobile Payment" in the "Products & Services" section.
- BOCHK and/or the Card Company and/or UnionPay International are not the



service providers of the merchant's products and services. Relevant products and/or services are provided by the merchant. Any enquiries, opinions, claims, complaints and/or disputes relating to the goods and the services should be directed to the merchant or respective service providers. BOCHK and/or the Card Company and/or UnionPay International accept no liability for and shall not be responsible for the quality of products and services or any other matters relating to the merchant. The merchant and/or its product or service provider is solely responsible for all obligations and liabilities relating to the products and services.

- BOCHK and/or the Card Company and/or UnionPay International and/or the merchant reserve the right to change, suspend or terminate the Offer or amend the terms and conditions at their sole discretion.
- In case of any disputes, the decision of BOCHK and/ or the Card Company and/or UnionPay International and/or the merchant shall be final and binding on all parties concerned.
- 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 usage record for BOCHK "BeLeaf", BOCHK's system record shall prevail.
- BoC Pay SVF License Number: SVFB072