

BoC Pay+ Welcome Reward Terms & Conditions:

1. BoC Pay+ Welcome Reward (the "Promotion") runs from 1 June to 31 December 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is only applicable to customers who have never received BoC Pay+ and BoC Pay Welcome Reward before (the "Eligible Customer").
3. During the Promotion Period, each Eligible Customer (based on Identification Document Number) who successfully downloads the BoC Pay+ Mobile Application and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time is eligible to receive a Welcome Reward. The Welcome Reward will be automatically distributed to "Coupons" > "Collected Coupons" in the BoC Pay+ account of the Eligible Customer.
4. The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 coupons and is applicable to the following designated merchants physical store: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), 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 Addidas 、 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"). An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 at the Hong Kong physical outlets of the designated merchants, by scanning the QR code on the Coupons.
5. The Coupons are valid for 30 days from the date of distribution. Eligible customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
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.
7. The Eligible Customer must state the intention to pay with BoC Pay+ and click to use the Coupons before payment.
8. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
9. 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.
10. 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.

11. The Bank and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
12. Customer is responsible for the data charges of using and/or downloading the BoC Pay+ imposed by their service providers.
13. Please download BoC Pay+ from the official app stores or the Bank official website, and be sure to use "BoC Pay+" as the keyword to search. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery.
14. By using the BoC Pay+, customer agrees to the disclaimer and policy of the Bank on the BoC Pay+ Mobile Application from time to time.
15. BoC Pay+ 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.
16. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or the Bank and/or the Card Company for details.
17. No person other than the customer and the Bank and/or the Company and/or UnionPay International 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.
18. The Bank and/or the Card Company and/or UnionPay International 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. The Bank and/or the Card Company and/or UnionPay International 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.
19. In case of any dispute, the decision of the Bank and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
20. 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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