

## **2025 U-Program Promotion Terms & Conditions**

### **Double Welcome Offers Terms & Conditions**

1. This promotion is only applicable to Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong who fulfill the below requirements during Promotion Period and the age calculated in birth year is between 18 to 25 (including 18 and 25) (“Eligible Students”).

#### **Reward 1 - Early bird reward**

1. During 25 July to 31 August 2025 (both dates inclusive), Eligible Students must fulfil all the requirements below:

##### **1.1 Early bird reward – Account opening reward**

- a. New take up Enrich Banking / i-Free Banking at any branch of Bank of China (Hong Kong) Limited (“BOCHK”) or by BOCHK mobile banking application (“Eligible Customer”) and deposit HK\$20,000 Eligible New Fund on or before 30 September 2025 and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month can get HK\$200 cash reward (“Early bird reward – Account opening reward”).
- b. Early bird reward – Account opening reward is with limited quota (500), first-come-first served. The decision of BOCHK shall be final and conclusive.

##### **1.2 Early bird reward – Mobile account opening reward**

- a. Eligible Student who opens an account successfully via Mobile Banking of BOCHK with promotion code “BBANEWHKD”, can enjoy HK\$38 cash reward (“Early bird reward – Mobile account opening reward”).
  - b. Early bird reward – Mobile account opening reward is with limited quota (500), first-come-first served. The decision of BOCHK shall be final and conclusive.
2. “Early bird reward” will be credited to the BOC Chill Platinum Mastercard /BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card Account held by the Eligible Student in the form of Spending Credit. (“Spending Credit”) Cash Rebate will be credited to the BOC Chill Platinum Mastercard / BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card (Eligible BOC Credit Card) Account held by the Eligible Student who successfully applies for a Eligible BOC Credit Card before 31 December 2025 and will be credited to the Eligible BOC Credit Card Account before 28 February 2026. The relevant Eligible BOC Credit Card Account must be valid at the time when the Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.

Eligible New Fund Balance: Achieve the following designated amounts of Total Relationship Balance growth (comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of June 2026), and maintaining the designated Total Relationship Balance growth amount (HK\$20,000) in the three months following the successful designated account opening or upgrading month.

#### **Reward 2 – Lucky Draw reward**

1. During 25 July to 31 December 2025 (“Lucky Draw Promotion Period”), Each Eligible Students will earn a corresponding lucky draw chance (s) (“Lucky draw chance”) upon completion of designated missions as stated below.
2. Each Eligible Students will earn a corresponding Lucky draw chance (s) upon completion of each of the designated missions as stated below during the Lucky Draw Promotion Period. Eligible Students will be entitled to a maximum of 20 lucky draw chances, and can only win once in the Lucky Draw Promotion Period.

Designated transaction	Lucky draw chances
New take up or upgrade to Enrich Banking / i-Free Banking and with a total relationship balance of HK\$50,000 or equivalent (comparing to 31 December 2025 Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of 30 June 2025)	5
Successfully complete Monthly Stocks Savings Plan contribution for one time under a single-name securities account (Does not include Securities Margin Account and Family Securities Account)	
Successfully apply for BOC Mastercard® Debit Card	2
Successfully apply for BOC Credit Card (BOC Chill Platinum Mastercard / BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card) (Eligible BOC Credit Card)	
Conduct accumulated credit card spending with HK\$1,000 or above via Eligible BOC Credit Card	
Conduct single foreign exchange transaction via BOCHK Mobile Banking with HK\$1,000 or above (“Foreign exchange”)	1
Conduct local merchant spending via BoC Pay+	
Conduct inward remittance transaction with HK\$1,000 or above	

3. Winners will be randomly drawn by a computer system of BOCHK from all the eligible customers automatically enrolled in the Lucky Draw (the “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: Eligible Customer who has performed the lucky draw will have a chance to win any of the prizes set out below (“Lucky draw reward”).

Reward	Quota
HK\$50,000	1
HK\$2,000	10
HK\$500	60
HK\$100	100
HK\$50	500

4. “Lucky draw reward” will be credited to the Eligible BOC Credit Card Account held by the Eligible Student in the form of Spending Credit. (“Spending Credit”) Cash Rebate will be credited to the Eligible BOC Credit Card Account held by the Eligible Student who

successfully applies for a Eligible BOC Credit Card before 31 December 2025 and will be credited to the Eligible BOC Credit Card Account before 28 February 2025. The relevant Eligible BOC Credit Card Account must be valid at the time when the Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation. The results of the “Lucky draw reward” will be announced on BOCHK’s website at [www.bochk.com/s/w/25ureward](http://www.bochk.com/s/w/25ureward) on or before 28 February 2026.

5. For all Eligible Students’ applying to newly take up Enrich Banking / i-Free Banking or applying for a Eligible BOC Credit Card successfully through BOCHK, the decision of BOCHK shall be final and conclusive.
6. BOC Platinum Mastercard / BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card Spending Credit (“Spending Credit”) : (i) Spending Credit is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts. It is also not refundable or transferrable. (ii) The status of the credit card accounts held by the Eligible Students should be normal, valid and in good standing, and such accounts should not have breached the Card User Agreement when the Spending Credit is credited by the BOC Credit Card (International) Limited (the “Card Company”). If Eligible Students cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.
7. The waiver of the “Total Relationship Balance” requirement of BOCHK Enrich Banking/ i-Free Banking during the period of study and the first 3 years after graduation:
  - (a) To enjoy this offer, Eligible Students should present a valid student identity document when newly taking up or upgrading to Enrich Banking / i-Free Banking at any branch of BOCHK. BOCHK reserves the right to decide whether to accept, or decline any account opening application or give the offer to the applicants in accordance with the information provided, without obligation to provide any reasons.
  - (b) Starting from the graduation, if the customer's “Total Relationship Balance” falls below the designated amount, BOCHK reserves the right to terminate the customer’s Enrich Banking / i-Free Banking service and any related offers at its sole discretion. For details, please contact BOCHK branch staff.
  - (c) Terms and conditions apply to the BOCHK Enrich Banking / i-Free Banking service. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
8. Eligible Student who have conducted single foreign exchange transaction with equivalent HKD\$1,000 or above through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking with during the Promotion Period. Only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.

**Terms and Conditions of 《Banking TrendyToo New Customer double reward》 :**

1. The promotion period of 《Banking TrendyToo New Customer double reward》(the “TrendyToo double reward Promotion”) is from 1 July 2025 to 30 September 2025 ,both dates inclusive (“TrendyToo double reward Promotion Period”).
2. TrendyToo double reward Promotion is only applicable to new customers who must fulfil all the following requirements (“Eligible Banking TrendyToo Customer”):
  - 2.1 New customers do not hold any Bank of China (Hong Kong) Limited (“BOCHK”) single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 1 July 2025; and
  - 2.2 New customers are required to successfully opened an Integrated Wealth Management Services account (“Private Wealth” / “Wealth management” / “Enrich” / “iFree” Banking services) within the Promotion Period; and
3. Eligible Banking TrendyToo Customer fulfilling below designated requirements can have an opportunity to enjoy the below rewards:

**(1) Complete registration mission (“Registration Mission”):**

During TrendyToo double reward Promotion, successfully completed a transfer transaction via BOCHK Mobile Banking / BoC Pay+ “Transfer/FPS” function, of which the transfer should be made at least HK \$1 or above to a third-party payee (not applicable of transferring to the payer’s same name accounts of BOCHK), and also have entered a message as “NEWYT” at the “Message to payee” field in order to successfully complete the registration mission.

**(2) \$50 New Fund in reward (Quotas is limited to 2000 customers):**

- Eligible Banking TrendyToo Customer to complete **(1) Registration mission** and to fund in \$10,000 or above new fund (HKD equivalent)
- Total Hong Kong dollar and foreign currency deposit balance (including Savings account, Current account and Time Deposit account, excluding Club Deposit) of the customer (“Total Deposit Balance”) increase at least HKD \$10,000 or more (HKD equivalent) on 30 September 2025, compared with 1 July 2025 (“Eligible Deposit Balance”)
- The reward will be credited to the Eligible Banking TrendyToo Customer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before 31 March 2026, and will be posted in the respective monthly integrated statement. Eligible Banking TrendyToo Customer must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- Limited availability and will be on first come first serve basis. Record of BOCHK shall prevail.

**(3) BOC Mastercard® Debit card up to 1.5% unlimited cash rebate:**

- Eligible Banking TrendyToo Customer to complete **(1) Registration mission** and successfully applied New BOC Mastercard® Debit card (only applicable to main card application)
- The Eligible Banking TrendyToo Customer who make eligible spending via the Debit Card during the Promotion Period and successfully posted on or before 10 October 2025, could enjoy additional 0.5% cash rebate. Total up to 1.5% unlimited cash rebate:

	0.5% Basic rebate	“Private Wealth”- Additional 0.5% cash rebate	Eligible Banking TrendyToo Customer on 《Banking TrendyToo New Customer double reward》 -	Total cash rebate %

			<b>Additional 0.5% cash rebate</b>	
“Private Wealth”	✓	✓	✓	1.5%
“Wealth Management”/ “Enrich”/ “iFree”	✓	Not applicable	✓	1%

- **0.5% basic cash rebate:**
  - i. This reward is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) customers who have BOC Mastercard® Debit Card (“Debit Card”) approved by BOCHK during the TrendyToo double reward Promotion Period.
  - ii. The Eligible Banking TrendyToo Customer who make any retail spending at any online, local, and overseas merchants via the Debit Card during the TrendyToo double reward Promotion Period (“Eligible Spending”) could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard® Debit Card Cash Rebate Terms and Conditions.
- **Additional 0.5% cash rebate for Private Wealth customers:**
  - i. This reward is only applicable to BOCHK Private Wealth customers who have Debit Card approved by BOCHK during the TrendyToo double reward Promotion Period (the “Eligible Private Wealth Customers”).
  - ii. Additional 0.5% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Banking TrendyToo Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2025.
- **Additional 0.5% cash rebate for Eligible Banking TrendyToo Customers on 《Banking TrendyToo New Customer double reward》 :**
  - i. This reward is only applicable to Eligible Banking TrendyToo Customers on 《Banking TrendyToo New Customer double reward》 BOCHK “Banking TrendyToo” customers who have BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period.
  - ii. Additional 0.5% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2025.
- **The above “0.5% basic cash rebate”, “Additional 0.5% cash rebate for Private Wealth customers” and “Additional 0.5% cash rebate for Eligible Customers on 《Banking TrendyToo New Customer double reward》 results in total cash rebate up to 1.5%.**
- The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole.
- The following transactions are not applicable for Eligible Spending:
  - (a) Fees and charges;
  - (b) Cash withdrawal;
  - (c) Bank transfers;
  - (d) Purchase transactions effected outside of Mastercard network;



- (e) Bill payment (including tax payments to the tax authorities);
- (f) Quasi cash transactions including:
  - (i) Betting and gambling transactions;
  - (ii) Transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
  - (iii) Transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
  - (iv) Wire transfers;
  - (v) Rental payment or property purchase;
  - (vi) Purchase and/or reload of stored value cards or e-Wallets;
  - (vii) Purchase of cryptocurrencies; and (viii) Instalment payments.
- The Bank may from time to time at its sole discretion define the meaning of “Eligible Spending”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard<sup>®</sup> Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.
- Eligible Banking TrendyToo Customers should maintain relevant non-dormant HKD Saving Account or HKS Current Account and Debit Card during the Promotion Period or at the time when the cash rebate is deposited, otherwise the reward will be forfeited.
- The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.
- If the above customer is entitled to this Offer in conjunction with other prevailing BOC Mastercard<sup>®</sup> Debit Card Cash Rebate promotion offer(s) and / or privilege(s), BOCHK reserves the rights to grant one privilege only to the customers at its absolute discretion.
- This offer cannot be enjoyed along with the offer of “Additional 0.3% cash rebate offer for RMB Spending” the same time.
- BOCHK staff are not entitle to enjoy this offer

#### **BoC Pay+ Welcome Reward Terms & Conditions:**

1. BoC Pay+ Welcome Reward (the “BoC Pay+ Promotion”) runs from 1 June to 31 December 2025, both dates inclusive (the “BoC Pay+ Promotion Period”).
2. The BoC Pay+ Promotion is only applicable to customers who have never received BoC Pay+ and BoC Pay Welcome Reward before (the “Eligible BoC Pay+ Customer”).
3. During the BoC Pay+ Promotion Period, each Eligible BoC Pay+ 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 BoC Pay+ 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”).

5. 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.
6. The Coupons are valid for 30 days from the date of distribution. Eligible BoC Pay+ customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
7. 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.
8. The Eligible BoC Pay+ Customer must state the intention to pay with BoC Pay+ and click to use the Coupons before payment.
9. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
10. 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.
11. 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.
12. 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.
13. Customer is responsible for the data charges of using and/or downloading the BoC Pay+ imposed by their service providers.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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.
19. 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.

20. 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.
21. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**BOC Chill Platinum Mastercard/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card– Welcome offer Terms and Conditions:**

**BOC Chill Platinum Mastercard Welcome Offer Terms and Conditions**

1. The promotional offers are subject to terms and conditions, for BOC Chill Platinum Mastercard Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/chillmp662](http://www.bochk.com/s/a/chillmp662) for more updated information or contact the branch staff of BOCHK.

**BOC Chill Platinum Mastercard Extra HK\$200 Welcome Offer**

1. The promotional offers are subject to terms and conditions, for BOC Chill Platinum Mastercard Extra HK\$200 Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/dam/boccreditcard/chillcard/chillmp\\_25q3\\_en.pdf](http://www.bochk.com/dam/boccreditcard/chillcard/chillmp_25q3_en.pdf) for more updated information or contact the branch staff of BOCHK.
2. This offer is only applicable to customers who apply for the BOC Chill Platinum Mastercard through the designated application link [www.bochk.com/s/a/chillmp662](http://www.bochk.com/s/a/chillmp662) on the promotional materials for this offer.

**BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card Welcome Offer Terms and Conditions**

1. The promotional offers are subject to terms and conditions, for Welcome Offer and Service details, please refer to relevant promotion materials or <https://www.bochk.com/en/creditcard/details/cobrand.html> for more updated information or contact the branch staff of BOCHK.

**BOCHK x Greater Bay Airlines – Terms & Conditions for HK\$150 Cash Coupon on Round-Trip Tickets to Selected Destinations**

1. The promotional offer is provided by Greater Bay Airlines Company Limited.
2. The promotional offer is only available for Eligible Customer.
3. Coupon Redemption Period: 25 July, 2025 to 7 November, 2025
4. Applicable Travel Period (Departing from Hong Kong):
  - Tokyo/Osaka/Sendai/Taipei/Bangkok: 25 July, 2025 to 12 February, 2026
5. Coupon code contains a minimum of 11-character. It “BOCHKGBA150” can apply through Greater Bay Airlines official online channels, including Greater Bay Airlines website,



H5(mobile website) and mobile application. The coupon is only applicable to Hong Kong SAR - English version and Hong Kong SAR - Traditional Chinese version.

6. The coupon can be applied **unlimited times** and must be applied to round-trip/multi city flight bookings to specified destinations for a designated number of passengers. If the customer is unable to apply the coupon, it will not be reissued.
7. Eligible customer must complete the payment with BOC Credit Card.
8. **The coupon code must be entered after completing passenger information.** Customer must ensure the coupon is applied correctly during the reservation process in order to receive the discounted fare. Any fare difference resulting from an incorrectly entered coupon will not be eligible for a refund.
9. The coupon is only applicable for purchasing specified round-trip flights between Hong Kong to Tokyo, Hong Kong to Osaka, Hong Kong to Sendai, Hong Kong to Taipei, Hong Kong to Bangkok operated by Greater Bay Airlines.
10. Greater Bay Airlines may cancel or change the operating flights at any time due to operational requirements. Tickets that have already been booked and confirmed will be handled according to the procedures and arrangements of the Greater Bay Airlines at the time.
11. To be eligible for the coupon discount, the net fare of the ticket must exceed the value of the discount coupon.
12. The coupon does not apply to bookings for infant seating.
13. Customer under 12 years of age or Infant must be accompanied by an adult travelling on the same flight.
14. For an infant not occupying a seat, round trip ticket rate is HKD520, or the same rate for an adult passenger applies (whichever lower), and must be accompanied by an adult travelling on the same flight.
15. The ticket validity will be subject to the terms and conditions at the time of ticket.
16. Travel must originate from Hong Kong only.
17. Booking will be made under designated Reservations Booking Designator (RBD), and confirmation is subject to seat availability of the RBD at the time of booking. Seats are limited and sold on a first-come-first-serve basis.
18. Change is allowed after ticket issuance. Change fee, validity, and terms and conditions for changes will be subject to the terms and conditions at the time of ticket issuance.
19. The ticket is non-refundable, non-reroutable and non-transferable.
20. Discounted fares after applying the coupon are excluded applicable taxes and other surcharges. The passenger needs to pay the applicable taxes and other surcharges at the time of ticketing.
21. Conditions of baggage allowance will vary depending on the branded fare type you have booked. Passenger may purchase additional check-in baggage allowance through Greater Bay Airline's website. Infant not occupying seat is not entitled to baggage allowance.
22. For involuntary flight cancellation or rescheduling, rebooking can only be applied once and must be made within seven (7) days of the affected departure day. The revised (new) travel date must be within ten (10) days of the affected departure day.
23. If for any reason a passenger misses the outbound flight of a roundtrip, the returning flight will be invalidated. No refund will be given except for unused taxes.
24. All tickets and cash coupon cannot be redeemed or exchanged for cash, credit, or any other items, no change will be provided for any unused balance.
25. If an order is cancelled for any reason, the discount coupon will not be reissued.

26. The fare may vary due to factors such as seat availability, booking class, departure date, and currency exchange rate fluctuations. The discounted prices are for reference only. The actual price will be shown at time of booking.
27. This offer cannot be used in conjunction with other discounts or promotions.
28. Greater Bay Airlines shall be liable solely for the cash coupon shared with partner. Greater Bay Airlines shall not be held accountable for any unauthorized use, misappropriation, or loss resulting from Partner's distribution of the codes to end customers.
29. Greater Bay Airlines reserves the right to suspend, amend or modify any of these Terms and Conditions.
30. All matters and disputes are subject to the final decision of Greater Bay Airlines.

**BOCHK x China Mobile Hong Kong – Terms & Conditions for up to 20,000 MyLink Point:**

1. The promotional offer is provided by CHINA MOBILE HONG KONG COMPANY LIMITED ("China Mobile Hong Kong").
2. The promotional offer is only available for Eligible Customer.
3. The promotional offer runs from July 25, 2025 to October 31, 2025 (both dates inclusive, based on the transaction date, hereinafter referred to as the "CMHK Promotion Period").
4. During the CMHK Promotion Period, customers with a Bank of China (Hong Kong) ATM card with the same name as the registrant who successfully register for the s/ash 5G local service plan or s/ash Mainland China & Hong Kong service plan 20GB (hereinafter referred to as the "Designated Service Plans") at any of China Mobile Hong Kong Company Limited's (hereinafter referred to as "China Mobile Hong Kong") shops in Hong Kong (hereinafter referred to as "Shops"), through direct sales representatives (hereinafter referred to as "Direct Sales"), and who meet the terms and conditions herein, will receive 20,000 MyLink points.
5. Promotion Rules:
  - (1) During the CMHK Promotion Period, register for a 12- or 24-month contract for the Designated Service Plans and complete activation;
  - (2) The promotional offer is applicable to new registrants or port-in number customers who meet the conditions of the Designated Service Plans, i.e., aged between 18 and 29, or holding a valid student ID from a Hong Kong primary school, secondary school, or tertiary institution;
  - (3) Identity Verification:
    - For In-Store/Direct Sales registrations: Present a Bank of China (Hong Kong) savings card with the same name as the registrant;
  - (4) The Designated Service Plans include the s/ash 5G local service plan or s/ash Mainland China & Hong Kong service plan (details available at <http://bit.ly/4kJI6xU>);
  - (5) Each mobile number is eligible for this promotion only once;
  - (6) MyLink points will be automatically credited to the customer's MyLink account within 120 days (for 12-month contracts) or 180 days (for 24-month contracts) after the service plan activation.
6. Before participating in this promotion, customers must read and comply with these Terms and Conditions, as well as China Mobile Hong Kong's Terms and Conditions (details available

at <http://bit.ly/4IRL4kW>). Participation constitutes acceptance of and agreement to all terms and conditions.

7. All gifts or benefits under this Promotion are non-refundable, non-exchangeable for cash, and cannot be replaced, refunded, transferred, or resold.
8. Employees of China Mobile Hong Kong (including full-time, part-time, or contract staff) are not eligible to participate in this Promotion in any way to ensure fairness.
9. China Mobile Hong Kong will handle customers' personal data confidentially at all times and will destroy retained personal data in accordance with its internal policies. Unless required by law, contractual obligations, or for reasonable purposes such as investigation, crime detection, or prosecution, China Mobile Hong Kong will retain personal data only for as long as necessary. To access, correct, or inquire about personal data, please write to: China Mobile Hong Kong Company Limited, 20/F, Tower 1, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung, New Territories, Hong Kong, Attn: Data Protection Officer; or call China Mobile Hong Kong's Commercial Electronic Message Opt-out Hotline at 6226 4926 or Customer Service Hotline at 12580.
10. China Mobile Hong Kong reserves the right to modify or terminate this Promotion, or amend these Terms and Conditions at any time without prior notice.
11. If a customer terminates the service plan related to this Promotion or switches to a non-designated service plan during the Promotion Period, all benefits will be forfeited, and China Mobile Hong Kong shall not be liable for any compensation.
12. China Mobile Hong Kong shall not be responsible for any delays, loss, errors, or unrecognized submissions due to technical issues such as computer or network failures.
13. All images and descriptions of gifts/benefits in this Promotion are for reference only, and actual items may vary.
14. Each Eligible customer agrees to indemnify and hold China Mobile Hong Kong harmless against any claims or demands arising from their violation of these Terms and Conditions, laws, or third-party rights.
15. By participating in this Promotion, customers acknowledge that they have read and agreed to these Terms and Conditions. If China Mobile Hong Kong suspects that a customer has (i) engaged in or is associated with abnormal/suspicious activities, (ii) used improper methods or fraudulent conduct that disrupts or interferes with the operation of any part of this Promotion, causing technical issues, or (iii) committed dishonest acts, provided false or incorrect information, or (iv) violated these Terms and Conditions or any applicable laws or regulations, China Mobile Hong Kong reserves the right, at its sole discretion and without prior notice or liability, to suspend/cancel the customer's eligibility for benefits/gifts and pursue legal action.
16. In case of any disputes, China Mobile Hong Kong reserves the final decision-making right.

**Definition of "Total Relationship Balance":**

- a. Includes the monthly value of the following items under the customer's name:
  - (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life

insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds (“MPFs”)<sup>5</sup>; and

(ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”<sup>8</sup>.

b. The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.

c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.

d. The relevant calculation results shall be subject to the Bank’s records.

<sup>1</sup> The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

<sup>2</sup> Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

<sup>3</sup> Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

(i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;

(ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

<sup>4</sup> Other loans refer to the loan products provided by BOC Credit Card (International) Limited (“Card Company”) or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

<sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

<sup>6</sup> (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

<sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.

<sup>8</sup> Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

### General Terms :

1. The above offers are applicable to BOCHK personal banking customers only.
2. Unless otherwise specified, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.

3. All the above offers cannot be transferred, returned, exchanged for other vouchers/ gifts or redeemed for cash.
4. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
5. BOCHK/Card Company reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
6. In case of any dispute, the decision of BOCHK shall be final.
7. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
9. Customers are responsible for the data charges of downloading and using the BOCHK Mobile Application or Mobile Banking imposed by their service providers.
10. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile Application, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time and posted to on BOCHK Mobile Application or Mobile/Internet Banking.
11. The BOCHK Mobile Application is available to download from official application stores or the BOCHK website. Customers should ensure that the search wording is correct.
12. No person other than the cardholders, BOCHK 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.

Investment involves risks. Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. Terms and Conditions apply.

**Risk Disclosure:**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should undertake your own independent review and seek independent professional advice before you trade or invest especially if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

**Risk Disclosure of Securities Trading**

**Risk of Securities Trading**

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

**Risk of Securities Margin Trading**

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will



remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the “Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect” in BOCHK’s website or the branch staff of BOCHK.

### **Risk of Foreign Currency Trading**

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency in to Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

### **RMB Conversion Limitation Risk**

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

### **Important Notice of US Securities**

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to US persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at certain time.

For HK stocks, A shares and US stocks trading service hours and system maintenance time, please login to Mobile Banking (click "Menu" > "Settings" > "FAQ" > "Securities and Securities Margin Service") or login to Internet Banking (click "Investment" > “HK Securities” / “A Shares Securities” / "US Securities" > “Help”) for details.



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