

“BoC Pay+ CLP Bill payment promotion offer” Terms and Conditions:

1. “BoC Pay+ mobile application (“BoC Pay+”) CLP Bill payment promotion offer” (“the Promotion”) runs from 10 April to 31 July 2026 (both dates inclusive) (the “Promotion Period”).
2. The Promotion Period is divided into 2 phases:
 - i) Phase 1: 10 April to 31 May 2026
 - ii) Phase 2: 1 June to 31 July 2026
3. The Promotion is applicable to customers who are holding Pay+ Wallet or Pay+ Wallet Lite during the Promotion Period (“Eligible Customer”).
4. Eligible customers who scan the FPS bill payment QR code of CLP bills through “Main page”> “Scan” or “Pay Bills” or connect to BoC Pay+ through the “Faster Payment System” option on “Pay bill” page in the CLP App and settle accumulated spending of HK\$1,000 in each promotion phase will be entitled to 1 HK\$20 e-Coupon (“Coupon Reward”).
5. Each Eligible Customer can participate in the promotion a maximum of two times during the Promotion Period and only once in each promotion phase.
6. Coupon Rewards are available in a quota cap of 15,000 per phase on a first-come, first-served basis while quota lasts.
7. Coupon Reward will be credited to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer within two calendar months after the end of each phase (excluding the month of transaction) .

Promotion Phase	Rebate Date
10 April to 31 May 2026	On or before 31 July 2026
1 June to 31 July 2026	On or before 30 September 2026

8. The e-coupon is applicable to the physical outlets of 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, 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”).
9. By applying the e-coupon at Designated Merchants, Eligible Customer can get a HK\$20 discount upon single net spending of HK\$100 or above (the “Coupon”). The validity is valid for 60 days from the date of distribution (the “Validity Period”). The Eligible Customer must use the e-coupon within the Validity Period. Only one e-coupon can be used in each transaction. Customers must state the intention to settle payment via BoC Pay+ and present the E-coupon payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.

“BoC Pay+ Bill Payment Monthly Rewards promotion offer” Terms and Conditions:

10. BoC Pay+ mobile application (“BoC Pay+”) Bill Payment Monthly Rewards promotion offer (“the Promotion”) period is from 1 April to 30 September 2026 (both dates inclusive) (the “Promotion Period”).
11. During the Promotion Period, the Promotion is applicable to customers who upgrade from BoC Pay to BoC Pay+ or newly registered user on BoC Pay+ and holding with Pay+ Wallet or Pay+ Wallet Lite (“Eligible Customer”).
12. Eligible Customers who scan the FPS bill payment QR code through “Main page”> “Scan” or “Pay Bills”, and settle accumulated spending of HK\$10,000 in each month will be entitled to 1 HK\$50 e-Coupon (“Coupon Reward”).
13. Each eligible customer can receive a maximum of 1 Coupon Reward per month, and a maximum of 4 Coupons during the entire promotion period.
14. Coupon Rewards are available in a quota cap of 15,000 on a first-come, first-served basis while quota lasts.
15. Coupon Reward will be credited to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer within two calendar months after the end of each phase (excluding the month of transaction). Details of the Coupon Reward promotion phase and redemption dates are as follows:

Promotion Phase	Rebate Date
1 April to 30 April 2026	On or before 30 June 2026
1 May to 31 May 2026	On or before 31 July 2026
1 June to 30 June 2026	On or before 31 August 2026
1 July to 31 July 2026	On or before 30 September 2026
1 August to 31 August 2026	On or before 31 October 2026
1 September to 30 September 2026	On or before 30 November 2026

16. Coupon rewards will be credited to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer.
17. The e-coupon is applicable to the following designated merchants physical stores: 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 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”).
18. By applying the e-coupon at Designated Merchants, Eligible Customer can get a HK\$50 discount upon single net spending of HK\$100 or above (the “Coupon”). The validity is valid for 60 days from the date of distribution (the “Validity Period”). The Eligible Customer must use the e-coupon within the Validity Period. Only one e-coupon can be used in each transaction. Customers must

state the intention to settle payment via BoC Pay+ and present the E-coupon payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.

“BoC Pay+ First-Time Bill Payer Offer” Terms and Conditions:

1. “BoC Pay+ mobile application (“BoC Pay+”) First-Time Bill Payer Offer” (“the Promotion”) runs from 1 April to 31 December 2026 (both dates inclusive) (the “Promotion Period”).
2. The Promotion is applicable to customers who are holding Pay+ Wallet or Pay+ Wallet Lite during the Promotion Period (“Eligible Customer”).
3. Eligible Customers who did not make any Bill payment transaction via BoC Pay+ from 1 Jan 2025 to 31 March 2026 (both dates inclusive) who scan the FPS bill payment QR code of bills through “Main page”> “Scan” or “Pay Bills” and settle single net spending of HK\$100 will be entitled 2 pieces of HK\$10 e-Coupon (“Coupon Reward”).
4. Each Eligible Customer can participate in the Promotion a maximum of once during the Promotion Period.
5. Coupon Reward will be credited to the BoC Pay+ account > Coupons> Collected Coupons of the Eligible Customer within two calendar months after the end of each month (excluding the month of transaction) .

Promotion Phase	Rebate Date
1 April to 30 April 2026	On or before 30 June 2026
1 May to 31 May 2026	On or before 31 July 2026
1 June to 30 June 2026	On or before 31 August 2026
1 July to 31 July 2026	On or before 30 September 2026
1 August to 31 August 2026	On or before 31 October 2026
1 September to 30 September 2026	On or before 30 November 2026
1 October to 31 October 2026	On or before 31 December 2026
1 November to 30 November 2026	On or before 31 January 2027
1 December to 31 December 2026	On or before 28 February 2027

6. Coupon Rewards are available in a quota cap of 20,000 on a first-come, first-served basis while quota lasts.
7. The e-coupon is applicable to the physical outlets of 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, 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”).

8. By applying the e-coupon at Designated Merchants, Eligible Customer can get a HK\$10 discount upon single net spending of HK\$50 or above (the "Coupon"). The validity is valid for 60 days from the date of distribution (the "Validity Period"). The Eligible Customer must use the e-coupon within the Validity Period. Only one e-coupon can be used in each transaction. Customers must state the intention to settle payment via BoC Pay+ and present the E-coupon payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.

BoC Pay+ Welcome Reward Terms & Conditions:

1. BoC Pay+ Welcome Reward (the "Promotion 1") runs from 1 April to 30 June 2026, both dates inclusive (the "Promotion Period").
2. The Promotion 1 is only applicable to customers who have never received any BoC Pay+ or BoC Pay Welcome Reward before (the "Eligible Welcome Reward Customer").
3. During the Promotion Period, each Eligible Welcome Reward Customer who successfully downloads the BoC Pay+ Mobile Application and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time will be eligible to receive 5 pieces of HK\$10 Coupon Rewards ("Welcome Reward").
4. Each Eligible Welcome Reward Customer can participate the Promotion 1 only once. The Welcome Reward can only be enjoyed once.
5. The Welcome Reward will be automatically distributed to "Coupons" > "Collected Coupons" in the BoC Pay+ account of the Eligible Welcome Reward Customer.
6. 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 stores: 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 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").
7. An Eligible Welcome Reward Customer can enjoy an HK\$10 discount upon single net spending of HK\$20 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
8. The Coupons are valid for 60 days from the date of distribution. Eligible Welcome Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

BoC Pay+ Upgrade Reward Terms & Conditions:

1. BoC Pay+ Upgrade Reward (the "Promotion 2") promotion period runs from 1 April to 30 June 2026, both dates inclusive (the "Promotion Period").
2. The Promotion 2 is only applicable to customers who upgrade from BoC Pay to BoC Pay+ account during the Promotion Period is an Eligible Customers (the "Eligible Upgrade Reward Customer").

3. During the Promotion Period, each Eligible Upgrade Reward Customer who successfully upgrades to BoC Pay+ can receive 2 pieces of HK\$25 Coupon Rewards ("Upgrade Reward").
4. Each Eligible Upgrade Reward Customer can participate the Promotion 2 only once. The Upgrade Reward can only be enjoyed once.
5. The Upgrade Reward will be credited to the BoC Pay+ account > "Coupons"> "Collected Coupons" of the Eligible Upgrade Reward Customer within two calendar months (excluding the month of upgrading).
6. The Upgrade Reward is worth HK\$50 in total, including 2 pieces of HK\$25 coupons and is applicable to the following designated merchants physical stores: 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 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").
7. An Eligible Upgrade Reward Customer can enjoy an HK\$25 discount upon single net spending of HK\$125 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
8. The Coupons are valid for 60 days from the date of distribution. Eligible Upgrade Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

General Terms and Conditions:

1. 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.
2. Customer must state the intention to pay with BoC Pay+ and click to use the Coupons before payment.
3. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
4. 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.
5. 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.
6. Consumers who successfully pay bills through BoC Pay+ is entitled to earn 1 Gift Point for every HK\$1 spent, with a maximum of 1,000 points per month. For details of the Gift Points Rewards Programme, please visit https://www.bochk.com/dam/boccreditcard/rewards_tnc/giftpointrewards_tnc_en.pdf and https://www.bochk.com/dam/boccreditcard/bocpay/bocpayplus2501/bocpayplus_faq_en.pdf.
7. Eligible Customer whose Pay+ Wallet or Pay+ Wallet Lite are valid, in good standing are eligible

for the Coupon reward. In the event of termination of Pay+ Wallet or Pay+ Wallet Lite, bad record, forfeiture during the Promotion Period or at the time of crediting the Coupon reward, the Coupon reward will not be credited and will be cancelled automatically forthwith.

8. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as Eligible Transactions. The Offer will be cancelled or refunded in all ineligible transactions. Bank of China (Hong Kong) Limited and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card / Smart Account/ Payment account/ Consumption Voucher Account with the amount equivalent to the value of the Offer without prior notice to the customer.
9. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers.
10. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website.
11. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay.
12. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
13. 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.
14. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the Merchant or staff of BOCHK and / or the Card Company for details.
15. No person other than the cardholders, BOCHK and / or the Card 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.
16. BOCHK and / or the Card Company are not the suppliers of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. BOCHK 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 Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.

17. BOCHK and / or the Card Company and / or the Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
18. In case of any disputes, the decision of BOCHK and / or the Card Company and / or the Merchant shall be final and binding on all parties concerned.
19. 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!

SVF License Number: SVFB072