中國銀行(香港)
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Understanding Brings Us Closer

BOC Credit Card

Earn up to

$2,280 Point Dollar

Reward	Same-day Cumulative Spending at “Instant Point Earn” Participating Merchant (max. of 3 sales slips)	BOC Credit Card / BoC Pay+ Reward
1	HK$3,300	$100 Point Dollar
2	HK$9,000	$280 Point Dollar

Promotion Period: 14 Sep - 13 Dec 2026

More Rewards Await You

You may choose to participate in the“BOC Credit Card / BoC Pay+ Year-Round Reward Missions”to

earn up to $900 Point Dollar！

BoC Pay+

BOC VISA CREDIT CARD
AMAZING LOCAL REWARDS

Participating Malls

apm
CHELSEA HEIGHTS 卓爾廣場
CullinanSky 天璽·天Mall
東港城 EAST POINT CITY
GO PARK SAI SHA
Harbour North 北角匯
HomeSquare
K-Point 錦薈坊
上水廣場 LANDMARK NORTH
新都會廣場 METRO·PLAZA
新都廣場 Metropolis Plaza
mikiki thru shopping
MOKO 新世紀廣場
新翠商場 new jade
新城市廣場 New Town Plaza
PARK Central 將軍澳中心
PopWalk
新鴻基中心 Sun Hung Kai Centre
The ANGLE The Millennity
大埔超級城 TAI PO MEGA MALL
荃錦中心 Tsuen Kam Centre
新領域廣場 GRAND CITY PLAZA
荃灣廣場 TSUEN WAN PLAZA
新達廣場 UPTOWN PLAZA
V city
V Walk
wtc mall
YOHO MALL 形點
YOHO MIX 元點
YOHO PLUS 加點
元朗廣場

Terms and Conditions of“SHKP Malls Spending Rewards Program”

1. "SHKP Malls Spending Rewards Program" (the "Program") runs from 14 September to 13 December 2026, both dates inclusive (the "Promotion Period").

2. Unless otherwise specified, the Program is only applicable to:
    a. Physical cards of BOC Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) ("Eligible Mobile Payment") but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the "Eligible Credit Cards") and/or;
    b. Payment settled through the BoC Pay+ application ("BoC Pay+") by selecting an Eligible Credit Card as payment method ("Eligible BoC Pay+").
3. Unless otherwise specified, this Program is only applicable to the promotion operated by Sun Hung Kai Real Estate Agency Limited ("SHK Rea") and BOC Credit Card (International) Limited (the "Company") and to payments settled at "Instant Point Earn" participating merchants in Participating Malls under SHK Real ("Eligible Merchants") during the Promotion Period.
4. The Program is only applicable to the participating malls under SHK Real, including apm (Kwun Tong), Chelsea Heights (Tuen Mun), Cullinan Sky Mall (Kai Tak), East Point City (Tseung Kwan O), GO PARK Sai Sha and GO PARK 2 (Sai Sha) (counted as one mall), Harbour North (North Point), HomeSquare (Sha Tin), Point (Tuen Mun), Landmark North (Sheung Shui) (only applicable to the merchants from 2/F to 5/F), Metroplaza (Kwai Fong), Metropolis Plaza (Sheung Shui), Mikiki (San Po Kong), MOKO (Mong Kok), New Jade Shopping Arcade (Chai Wan) (except merchants located at New Jade Garden L4 Shopping Arcade), New Town Plaza (Sha Tin), Park Central (Tseung Kwan O), PopWalk (Tseung Kwan O), Sun Hung Kai Centre (Wanchai), Tai Po Mega Mall (Tai Po), The ANGLE (Kwun Tong), Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) (counted as one mall; only applicable to the merchants from G/F to 2/F in Grand City Plaza), Tsuen Wan Plaza (Tsuen Wan), Uptown Plaza (Tai Po), V city (Tuen Mun), V Walk (Nam Cheong), wwwtc mall (Causeway Bay) (only applicable to the merchants from G/F to 13/F), YOHO Series Shopping Centres (Yuen Long) (including YOHO MALL, YOHO MIX and YOHO PLUS, which will all be counted as one mall) and Yuen Long Plaza (Yuen Long) (the "Participating Malls").
5. Unless otherwise specified, this Program cannot be combined with any other promotional offers.
6. Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
7. Customers must be existing members or have successfully registered as members of The Point Integrated Loyalty Program before Reward redemption, and must spend at Eligible Merchants in Participating Malls with the same

Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ to participate in the Program ("Eligible Customers").

8. Each Eligible Customer must present their physical Eligible Credit Card and / or its Eligible Mobile Payment (including cardface and transaction records) (if applicable) and / or the related transaction records of Eligible BoC Pay+ (if applicable), bearing the same card number as imprinted on the payment slips, together with the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the "Eligible Receipts") in person at the designated redemption locations at Participating Malls where the transactions were made on the transaction day within the designated redemption time. Redemption is valid after verification by staff of the Participating Malls. Participating Malls may not process the redemption if the customer refuses to provide the above relevant information.
9. During the Promotion Period, Eligible Customer is entitled to redeem the following Reward(s) by making same-day cumulative spending of designated amounts at the Eligible Merchants in the same Participating Malls using the same Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ (a maximum of 3 Eligible Receipts using the same Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ issued from different Eligible Merchants at the same Participating Malls with transaction amount no less than HK$100 for each sales slip):
    a. Reward 1: Same-day cumulative spending of HK$3,300 — HK$8,999 to redeem $100 Point Dollar (Equivalent to 25,000 The Point bonus points, the "Reward 1")
    b. Reward 2: Same-day cumulative spending of HK$9,000 or above to redeem $280 Point Dollar (Equivalent to 70,000 The Point bonus points, the "Reward 2").

10. Reward 1 at each Participating Mall has daily quotas as stated below and are available on a first-come-first-served basis, while stocks last. The daily quota is calculated independently and cannot be merged or accumulated.

Participating Mall	**Daily Quota of Reward 1 for Redemption**	**Participating Mall**	**Daily Quota of Reward 1 for Redemption**
apm (Kwun Tong)	15	New Town Plaza (Sha Tin)	40
Chelsea Heights (Tuen Mun)	5	Park Central (Tseung Kwan O)	10
Cullinan Sky Mall (Kai Tak)	5	PopWalk (Tseung Kwan O)	5
East Point City (Tseung Kwan O)	15	Sun Hung Kai Centre (Wanchai)	5

GO PARK and GO PARK 2 (Sai Sha)	5	Tai Po Mega Mall (Tai Po)	10
Harbour North (North Point)	5	The ANGLE (Kwun Tong)	5
HomeSquare (Sha Tin)	10	Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	5
K-Point (Tuen Mun)	5	Tsuen Wan Plaza (Tsuen Wan)	15
Landmark North (Sheung Shui)	10	Uptown Plaza (Tai Po)	5
Metroplaza (Kwan Fong)	15	V city (Tuen Mun)	10
Metropolis Plaza (Sheung Shui)	5	V Walk (Nam Cheong)	5
Mikiki (San Po Kong)	5	wwwtc mall (Causeway Bay)	5
MOKO (Mong Kok)	30	YOHO MALL, YOHO MIX & YOHO PLUS (Yuen Long)	25
New Jade Shopping Arcade (Chai Wan)	5	Yuen Long Plaza (Yuen Long)	5

11. Total quota for Reward 2 for redemption across all Participating Malls in the entire Promotion Period is no less than 12,000, available on a first-come-first-served basis, while stocks last.
12. All Rewards (including Reward 1 and Reward 2) can only be claimed on the transaction day. Late redemption will not be accepted. Receipts that are out of the Promotion Period are not accepted. The customers redeeming the Reward(s) must be the relevant The Point member themselves and the persons who made the transactions. Staff of the Participating Malls reserves the right to ask for identity proof for the sole purpose of verification. Redemption is not applicable to the point registration through "Instant Point Earn" Service and "Auto-earn The Point Bonus Points" function via YATA / SmarTone Plus member account. Spending at different Participating Malls or on different transaction days cannot be accumulated for redemption. There will not be any prior notice if the quotas are full. The quotas are calculated based on the computer record of the Company and/or Participating Malls. Customers are suggested to check the redemption status with the staff of the individual Participating Malls.
13. Each Eligible Customer (based on The Point member ID) can redeem Reward 1 and Reward 2 once each on each day in the same Participating Mall, up to a total of $380 Point Dollar (equivalent to 95,000 The Point bonus points). Multiple redemptions with different Eligible Credit Cards or with different The Point accounts from the same customer in the same Participating Mall on the same day will not be accepted.
14. Each Eligible Customer (based on The Point member ID) can redeem Reward 1

and Reward 2 a maximum of 6 times respectively across all Participating Malls during the entire Promotion Period, up to a total of $2,280 Point Dollar (equivalent to 570,000 The Point bonus points.

15. All Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gifts or services under any circumstances once issued. The Company and/or SHK Real and/or the Participating Malls reserve the right to collect or cancel the Rewards used for sale.
16. The redemption location and redemption time of the Participating Malls are as follows:

Participating Mall	**Redemption Location**	**Redemption Time**
apm (Kwun Tong)	Customer Care Centre, Concourse	12:00nn – 11:00pm
Chelsea Heights (Tuen Mun)	G/F Customer Care Centre	1:00pm – 10:00pm
Cullinan Sky Mall (Kai Tak)	B1 Redemption Counter	12:00nn – 10:00pm
East Point City (Tseung Kwan O)	L2 Gift Redemption Counter	1:00pm – 10:00pm
GO PARK and GO PARK 2 (Sai Sha)	G/F Customer Care Centre, Block E, GO PARK	10:00am – 10:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase II	10:00am – 10:00pm
HomeSquare (Sha Tin)	L1 Customer Care Centre	11:00am – 9:00pm
K-Point (Tuen Mun)	L2 Customer Care Centre	10:00am – 6:00pm
Landmark North (Sheung Shui)	L4 Customer Care Centre	10:00am – 10:00pm
Metroplaza (Kwai Fong)	L2 Customer Care Centre	10:00am – 10:00pm
Metropolis Plaza (Sheung Shui)	L2 Customer Care Centre	12:00nn – 9:00pm
Mikiki (San Po Kong)	1/F Customer Care Centre	1:00pm – 10:00pm
MOKO (Mong Kok)	L1 Customer Care Centre	10:00am – 10:00pm
New Jade Shopping Arcade (Chai Wan)	L1 Customer Care Centre	12:00nn – 9:00pm
New Town Plaza (Sha Tin)	L4 The Point Member Counter, Phase I / L1 The Point Member Counter, Phase III	10:00am – 10:00pm
Park Central (Tseung Kwan O)	G/F The Point Member Counter	1:00pm – 10:00pm

PopWalk (Tseung Kwan O)	G/F Customer Care Centre, PopWalk 2 & Ocean PopWalk	10:00am – 10:00pm
Sun Hung Kai Centre (Wanchai)	G/F Customer Care Centre	9:00am – 10:00pm
Tai Po Mega Mall (Tai Po)	Customer Care Centre, Zone C	12:00nn – 9:00pm
The ANGLE (Kwun Tong)	L2 Customer Care Centre	12:00nn – 10:00pm
Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	L2 Customer Care Centre, Tsuen Kam Centre	12:00nn – 8:00pm
Tsuen Wan Plaza (Tsuen Wan)	L3 Customer Care Centre	10:00am – 10:00pm
Uptown Plaza (Tai Po)	L1 Customer Care Centre	10:00am – 10:00pm
V city (Tuen Mun)	Customer Care Centre, MTR Level	12:00nn – 10:00pm
V Walk (Nam Cheong)	L2 Customer Care Centre	12:00nn – 10:00pm
wwwtc mall (Causeway Bay)	L2 Customer Care Centre	12:00nn – 10:00pm
YOHO MALL, YOHO MIX & YOHO PLUS (Yuen Long)	L2 Customer Care Centre, YOHO MALL I & II	10:00am – 10:00pm
Yuen Long Plaza (Yuen Long)	L1 Customer Care Centre	11:00am – 9:00pm

Redemption time and location are subject to change without notice.

17. All original copies of the Eligible Receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. SHK Real and staff of the Participating Malls reserve the right to make any markings on each set of Eligible Receipts during Reward registration and redemption. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
18. Unless otherwise specified, Reward 1 and Reward 2 will be credited to the Eligible Custome's The Point account immediately upon successful redemption (while rewards redeemed at K-Point (Tuen Mun) and Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) will be credited to the corresponding The Point member account within 3 to 5 working days upon registration). Customers can refer to the "Point History" in The Point App or The Point WeChat Mini Program for details.
19. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2 once. Eligible Receipts used for Reward 1 redemption cannot be re-used to redeem Reward 2, and vice versa. Each Eligible Customer can redeem the Reward once using the same-day spending at the same Eligible Merchant. Eligible Receipts used in this Program cannot be re-used in "BOC Credit Card / BoC Pay+

Year-Round Reward Missions" and in other mall promotions (except The Point point registration, designated promotions of designated Participating Malls and existing free parking privileges of the Participating Malls). Any amount exceeding the spending requirement (i.e. HK$3,300 or HK$9,000) for redemption cannot be retained and used for other promotions. Customers are advised to check the details and related terms and conditions with the staff of the Participating Malls.

20. Staff of the Participating Malls and sales personnel of the Participating Merchants are not eligible to join this Program. Staff of the Participating Malls and the sales personnel of the Participating Merchants cannot redeem the Reward(s) on behalf of the customers under any circumstance.
21. Redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. Customer's payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer's signature (if applicable). Credit card statements, photocopies of payment slips / merchant machine-printed invoices are not accepted; whereas the merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Cards and/or its Eligible Mobile Payment (including cardface and transaction records) details and / or the related transaction records of Eligible BoC Pay+ (for any reasons) on the transaction day, or if the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and not clearly showing the relevant information are not accepted.
22. Spending amount is counted by individual Eligible Credit Cards (by credit card number), and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon / Instant Rewards / Point Dollar / SHKP Malls Gift Card). Spending of different principal credit card and supplementary credit card will be counted separately.
23. Eligible transactions refer to transactions between the Eligible Customer and the Eligible Merchants through payment with an Eligible Credit Card (including Eligible Mobile Payment) or Eligible BoC Pay+. This Program accepts receipt of purchasing designated festive food coupons (only limited to mooncake, ice cream mooncake, Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers). Receipts for using these designated festive food coupons and receipts for/from the following are not eligible for Reward registration and redemption: non-

participating merchants of The Point, Apple Store, travel agencies, cross-border buses, property / real estate agencies, employment centres, elderly homes, money exchange shops, services provided by any business nature (including but not limited to: services of fitness and beauty centres (except purchase of products); haircut / hair treatment (except purchase of products); medical and dental clinic services (except purchase of products); carwash, car care or automotive and related services; banking services; insurance premiums; tuition / membership / any other monthly fees; the purchase or topping-up of Octopus cards; value-added or payment services); kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores /markets (this merchant list is subject to change from time to time without prior notice. For details, please contact Participating Malls); tenants located at L4 Shopping Arcade, New Jade Gardens, tenants in office buildings; hotels; mail, fax, email or phone orders; online shopping (except online purchase of movie tickets); telecommunication fees or purchase of calling cards; trade-in transactions or product redemptions, purchase of parking cards; GO PARK SPORTS facilities and AXA Dreamland booking fees, event tickets; swimming pool admission fees. Besides, purchase of and/or use of Point Dollar and cards / coupons: including cash coupons, SHKP Malls Gift Card, SHKP Mall Gift Certificates, merchants' gift card, e-coupons, membership cards, bonus point cards, discount cards or value-added cards, shoe coupons, soup coupons, drink coupons, food coupons, cake cards and wedding coupons (including but not limited to cake cards, Chinese bridal cake cards, wedding vouchers and wedding coupons); purchase of gold grains, bars or deposits for the gold saving club, payments settled by cash or other trades decided by the Participating Malls or any ineligible transaction designated by SHK Real / the Company are not accepted.

24. Any photocopied, amended, handwritten or reprinted invoices / payment slips and / or credit card statement are not accepted. SHK Real / Participating Malls reserve the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forged, or unsettled transactions and any other transactions as designated by the Company are not eligible for Reward redemption. Transaction date and time of the Company's record shall prevail.
25. The Point Dollar rewards from Reward 1 and Reward 2 will be credited to the Eligible Customer's The Point account in the form of The Point bonus points. The expiry date of the bonus points credited to the Eligible Customer's The Point account on or before 30 September 2026 will be 30 September 2027, while the expiry date of the bonus points credited to Eligible Customer's The Point account on or after 1 October 2026 will be 31 March 2028. Each $1 Point Dollar

(equivalent to 250 The Point bonus points) can be used as HK$1 when spending at applicable merchants in the Participating Malls. Please refer to The Point App for the applicable merchants list of Point Dollar. Please refer to related terms and conditions of The Point Integrated Loyalty Program (https://www.thepoint.com.hk/en/terms-and-conditions.html) for the use of Point Dollar / The Point bonus points.

26. All transactions made via AlipayHK, WeChat Pay HK, Alipay, WeChat Pay, UnionPay App, Octopus, Openrice Pay, PayMe, ShopBack Pay, X-Pay and other designated payment means / e-Wallets as decided by SHK Real and the Company will not be accepted. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+, therefore, the transaction amount on the machine-printed merchant sales invoice must be equivalent to the transaction amount on the sales slip. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) to participate in this Program. Multiple redemptions by the same customer with different The Point accounts will not be accepted.
27. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that must involve both deposit and balance payment, customers can choose to use either the spending amount of the deposit or the balance payment but not the total transaction amount for Reward redemption on that transaction day. Balance payment can be used to participate in the Program only if the deposit has not already been used to participate in this Program and presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification. The Point point registration is applicable to both deposit and balance payment.
28. The classification of Eligible Merchants is determined at the sole and absolute discretion of the SHK Real. The classification of Eligible Merchants and the Eligible Merchants list might be updated from time to time in The Point Mobile App. Please contact the Customer Care Centre of the Participating Malls for details.
29. Staff of the Participating Malls reserve the right to record and make copies (if applicable) of The Point membership numbers, the first 6 digits and last 4 digits of the Eligible Credit Card (if applicable) and/or the last 4 digits of the Eligible Mobile Payment (if applicable) and/or the last 4 digits of the Eligible BoC Pay+ (if applicable), each set of Eligible Receipt, relevant electronic payment receipts and relevant transaction record of Eligible Mobile Payment / Eligible BoC Pay+ (if applicable) during Reward redemption and registration for the purpose of verification. By providing the above information for Reward registration and redemption, the customer is deemed to have understood the purpose of such collection of personal data and have agreed on the collection of related data. The

personal information collected is limited for the use of this Program only and will be destroyed 3 months after the Program has ended. All personal information collected is subject to relevant terms and conditions of the Participating Malls. The Company does not accept any liability arising in conjunction with the personal information collected.

30. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for redemption and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail.
31. For any cancelled or refunded transactions, SHK Real and/or the Participating Malls have the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant The Point account directly without prior notice.
32. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Participating Malls may at any time ask a customer to submit these receipts, and/or further documents or evidence for verification and record.
33. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, Bank of China (Hong Kong) Limited ("BOCHK") / the Company / SHK Real / Participating Malls have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
34. The status of the Eligible Customer's credit card accounts or BoC Pay+ account must be valid, normal and in good credit at the time the Rewards are received in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / SHK Real / Participating Malls has the right of forfeiture of a customer's eligibility of Reward redemption without prior notice.
35. BOCHK and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company give no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and do not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for the quality of the goods or the services, or any additional promotional offers / discounts provided by the Participating Malls. Please check

with the staff of the Participating Malls for the latest details and terms and conditions of the offers.

36. BOCHK and/or the Company and/or SHK Real and/or Participating Malls reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
37. The Program is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of SHK Real and/or Participating Malls and/or BOCHK and/or the Company.
38. All information, prices and images are for reference only.
39. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
40. No person other than the customers, SHK Real, Participating Malls, 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.
41. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+") is correct. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI App Gallery or BOCHK website. 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+. 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.
42. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
43. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms and conditions. The 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. The Company gives no guarantee on

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.

44. The 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. The 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 the 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.
45. 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. Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency 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 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. 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.
46. For "BOC Visa Credit Card Amazing Reards", please refer to: www.bochk.com/s/a/ms_2h26v.
47. For "BOC Credit Card / BoYear-round Reward Missions", please refer to: www.bochk.com/s/a/shkpyro2026.
48. 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 Pay+ SVF License Number: SVFB072

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