

Terms and Conditions of “BOC Credit Card WeChat Pay Promotion Program”:

1. The promotion period for the “BOC Credit Card WeChat Pay Promotion Program” (“this Promotion”) runs from 15 May to 31 July 2017 (both dates inclusive) (the “Promotion Period”).
2. This Promotion is only applicable to BOC VISA and MasterCard Credit Card issued in Hong Kong bearing the  logo (including Co-branded Card, but BOC Credit Card issued in Mainland China and Macau, Great Wall International Credit Card, USD Card, BOC Purchasing Card, BOC Prepaid Card, BOC Express Cash Card, Private Label Card and Intown Card are all excluded.) (the “Applicable Card”).
3. **“Red Packet reward for first time BOC Credit Card linkage with WeChat Mobile Application”:**
First 50,000 WeChat Mobile Application users (counted by WeChat ID and credit card number) (“WeChat Pay User”) who linked the Applicable Card to the WeChat Pay Wallet using the WeChat Mobile Application for the first time during the Promotion Period, will be rewarded a WeChat Red Packet of amount HK\$10.88 (“WeChat Red Packet”). Each WeChat Pay User will be rewarded with the WeChat Red Packet only once during the Promotion Period. For the avoidance of doubt, if a WeChat Pay User links more than one Applicable Cards to his WeChat Pay account, or links an Applicable Card to more than one WeChat Pay accounts, such WeChat Pay User will be rewarded with the WeChat Red Packet once only. WeChat Red Packets are limited in quantity and is available while stock last. The WeChat Red Packets are provided by WeChat Pay Hong Kong. WeChat User must claim the Red Packets within 72 hours via the WeChat Mobile Application once being issued. The respective WeChat Red Packet amount will be credited to the WeChat Pay Hong Kong Wallet. The WeChat Red Packets will not be reissued once expired. The quota limitation for WeChat Red Packet is on a first-come-first-served basis and the quota calculation is based on the computer records of WeChat Pay Hong Kong.
4. **“Earn 2X Rewards Gift Points by making a transaction Using WeChat Pay for BOC Credit Cardholders”:** During the Promotion Period, cardholders can earn “2X Rewards Gift Points” (including the basic Rewards Gift Points and extra 1X Rewards Gift Points) by making any transaction (in any amount and quantity) with the enrolled Applicable Card in WeChat Pay via WeChat Mobile Application (the “Eligible Transaction”).
 - 4.1. There is a maximum cap on the Rewards Gift Points being earned per each main cardholder (counted by Hong Kong ID number). Each main cardholder can earn a maximum of extra 10,000 Rewards Gift Points in total throughout the Promotion Period. The Eligible Transaction emanating from an additional card will be combined with those from the main card to calculate towards the Rewards Gift Points. The relevant Rewards Gift Points will be credited on or before end of September 2017 to the card account of the latest issued main card and

with the latest Eligible Transaction made, and it will be displayed in the September or October 2017 monthly statement.

- 4.2. To be eligible for the Rewards Gift Points, the Eligible Transaction must be posted on or before 7 August 2017.
5. The steps and contents for enrolling credit card on WeChat Pay Hong Kong Wallet and sending WeChat Red Packet/using WeChat Transfer are based on the WeChat language setting "Traditional Chinese (Hong Kong)". For other details, please refer to the FAQ on WeChat Pay Hong Kong Wallet.
6. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for Rewards Gift Points. Only posted transactions and Eligible Transaction determined by the BOC Credit Card (International) Ltd (the "Company") are eligible for the Promotion.
7. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the Rewards Gift Points is awarded will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Card User Agreement during the Promotion or at the time the Rewards Gift Points is being awarded, the Rewards Gift Points earned will be cancelled automatically forthwith.
8. All awarded Rewards Gift Points can neither be exchanged for cash nor refunded; and are not transferable or saleable. For details of the Rewards Gift Points terms and conditions, please refer to Gift Point Redemption Catalogue.
9. Any fraud and abuse will result in the forfeiture of a cardholder's eligibility to participate in the Promotion. Should the transaction be canceled after the Rewards Gift Points being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
10. The Company and WeChat Pay Hong Kong reserve the right to amend, suspend or cancel the Promotion or its terms and conditions without prior notice.
11. All matters and disputes will be subject to the final decision of the Company.
12. Third Party Rights
 - 12.1 Subject to Clause 12.3, a person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) (the "Third Parties Ordinance") to enforce or to enjoy the benefit of any term of this Agreement.

12.2 Notwithstanding any term of this Agreement, the consent of any person who is not a party to this Agreement is not required to rescind or vary this Agreement at any time.

12.3 Any director, officer, employee, affiliate or agent of the Company and WeChat Pay Hong Kong may, by virtue of the Third Parties Ordinance, rely on any provision of this Agreement (including without limitation any indemnity, limitation or exclusion of liability) which expressly confers rights or benefits on that person.

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

14. These terms and conditions are governed by the laws of Hong Kong.