



Terms & Conditions of “BOC CUP Dual Currency Credit Card – HK\$40 Cash Rebate on Apple Pay at Designated Local Supermarkets”:

1. “BOC CUP Dual Currency Credit Card – HK\$40 Cash Rebate on Apple Pay at Designated Local Supermarkets” (the “Promotion”) commences from 1 September to 31 October 2017 (both dates inclusive) (the “Promotion Period”).
2. The Promotion is only applicable to BOC CUP Dual Currency Credit Card issued in Hong Kong bearing the  logo, excluding BOC Credit Card issued in Mainland China and Macau, USD Credit Card, Great Wall International Card, Private Label Card, BOC Purchasing Card, BOC Commercial Card, BOC Prepaid Card, BOC Express Cash Card and Intown Card.
3. The HK\$40 cash rebate offer is only applicable to the first 20,000 cardholders’ (the “Eligible Cardholders”) first single net spending of HK\$300 or above at designated local supermarkets (“the Eligible Merchant”) with that card via Apple Pay (“the Eligible Spending”) during the promotion period. Designated local supermarkets include Wellcome Supermarket, Market Place by Jasons, China Resources Vanguard Supermarket in Hong Kong, SOGO Freshmart, YATA Supermarket and city’super. The definition of Eligible Cardholders and Eligible Spending shall be determined by the record of BOC Credit Card (International) Limited (the “Company”).
4. The Company may at its sole discretion to determine spending categories and the Eligible Merchants from time to time, and according to UnionPay International’s master list for the defined merchant code of spending categories and Eligible Merchants above.
5. There is a maximum cap on the cash rebate being earned per each of the main Eligible Cardholders (counted by Hong Kong ID number). All the Eligible Cardholders’ (including all BOC CUP Dual Currency Credit Card accounts under the same Hong Kong ID number). Eligible Spending will be combined in calculating the relevant cash rebate, and each of the Eligible Cardholders can only receive the HK\$40 cash rebate offer once throughout the Promotion Period.
6. All the BOC CUP Dual Currency Credit Card accounts of the cardholder under the same Hong Kong ID number will be automatically combined for the calculation of cash rebate. Eligible Spending emanating from an additional card will be combined with those from the main card to calculate towards the cash rebate. The relevant cash rebate will be credited to the first main card account which made the Eligible Spending successfully on or before the end of December 2017, and will be posted in the January or February 2018 monthly statement. No cash rebate will be awarded if the cardholder spends with a credit card other than an BOC CUP Dual Currency Credit Card.
7. To be eligible for the cash rebate, the Eligible Spending must be made within the Promotion Period (counted by transaction date) and posted to the BOC CUP Dual Currency Credit Card account on or before 7 November 2017.
8. Cardholders must retain all original transaction document(s) for reference (e.g. email sales slips of the online retail spending). In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction document(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All documents and/or such further documentation submitted to the Company will not be returned.
9. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for cash rebate. Only Eligible Spending determined by the Company are eligible for the Promotion.
10. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the cash rebate 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 cash rebate earned will be cancelled automatically forthwith.
11. All awarded cash rebate can neither be exchanged for cash nor refunded; and are not transferable or saleable.
12. Any fraud and abuse will result in the forfeiture of a cardholder’s eligibility to participate

in the program. Should the transaction be cancelled after the cash rebate being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

13. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions without prior notice.
14. All information and images are for reference only. All matters and disputes will be subject to the final decision of the Company.
15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
16. No person other than the cardholders and the 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.
17. Apple and Apple Pay are trademarks of Apple Inc., registered in US and other countries.

General Terms & Conditions of Participating Merchants' Mobile Payment Offer:


1. Mobile Payment is applicable to BOC Credit Card, BOC CUP Dual Currency Credit Card (Not applicable to Samsung Pay) and all BOC Co-branded Credit Card issued in Hong Kong and bearing the  logo (the "Applicable Card") (Unless otherwise specified). The Promotion is not applicable to BOC Credit Card issued in Mainland China or Macau, BOC USD Credit Card, Great Wall International Card, Private Label Card, Purchasing Card, Commercial Card, Prepaid Card, BOC Express Cash Card and Intown Card.
2. The Mobile Payment Merchant Offers are applicable to the cardholders who present the added Applicable Card in relative Mobile Applications to cashier before payment, and the payment must be settled via Mobile Payment (which refers to the contactless payment made with Applicable Card that provisioned on designated mobile phone or device) successfully.
3. Offers are available at all branches of Participating Merchants in Hong Kong, but not applicable to online transactions (Unless otherwise specified).
4. The Mobile Payment Merchant Offers can only be enjoyed once per cardholders per day.
5. Offers apply to single net transaction on one sales slip. Split sales are not eligible for this promotion.
6. Eligible Transaction refers to the final amount payable after deducting the value of any gift vouchers or other discounts used when making the purchase in Hong Kong Dollars with original merchant sales receipts and credit card sales slips and/or other documents at the Merchant. The environmental levy on shopping bags imposed by the Hong Kong Government is excluded from the Eligible Transaction.
7. Any unposted/ cancelled/ refunded/ falsified transactions are also excluded. Cash Voucher/ Cash Discount will be cancelled or returned along with any cancelled or reversed transactions.
8. Unless otherwise specified, the Cash Voucher will be given upon the completion of the Eligible Transaction immediately and cannot be accumulated or deferred for future use.
9. Unless otherwise specified, offers carry no money value and cannot be used in conjunction with any other promotional offers, exchanged for cash or other products, services, discount and are non-transferable.
10. All images and details are for reference only.
11. BOC Credit Card (International) Limited (the "Company") accepts no liability for the quality of or any other matters relating to the food, products and services provided by the Participating Merchants. The Participating Merchants are solely responsible for all obligations and liabilities relating to the food, products and services on Offers.
12. The Company and the Participating Merchants reserve the right to change, suspend or terminate the offers or its terms and conditions at its sole discretion without prior notice.
13. All the matters and disputes will be subject to the final decision of the Company and the Participating Merchant.

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

Terms and Conditions of “Broadway Spending Credit Reward”:

1. Terms and conditions apply. Please refer to www.boci.com.hk/s/16231/e for details.

Terms and Conditions of “Home-Made Shao-Mai for Free offer” at Hung Fook Tong:

1. To enjoy the offers, cardholders must settle payment with a BOC CUP Dual Currency Credit Card (the “Eligible Credit Card”) bearing the  logo but not applicable to BOC Credit Card issued in Mainland China or Macau, US Dollar Card, Wall International Card, Private Label Card Purchasing Card, BOC Commercial Card, BOC Prepaid Card, BOC Express Cash Card, and Intown Card.
2. Apple Pay Merchant offer is not applicable to BOC Commercial Card.
3. Promotion Period from 1 September to 31 October 2017 (both dates inclusive). Get a set of Home-Made Shao-Mai for free (the “Offer”) upon single net spending of HK\$30 or above (“Eligible Transaction”) at Hung Fook Tong (the “Merchant”) via Apple Pay by using BOC CUP Dual Currency Credit Card.
4. The Apple Pay Merchant Offers are applicable to the cardholders who presents the added Eligible Credit Card in Wallet app to cashier before payment by double-clicking the Home button when the iPhone is locked, and the payment must be settled successfully.
5. The offer is only applicable at the Merchant outlets in Hong Kong; the offer is not applicable to online transaction.
6. Each customer can enjoy the offer once per day during promotion period. Promotion items are available while stocks last.
7. The offer applies to single net transaction on one single sales slip. Any split sales are not eligible for this promotion.
8. The offer cannot be exchanged for cash or used in conjunction with any other Hung Fook Tong coupons, membership card, discount coupons and other promotional offers. Photos are for reference only, the real object should be considered as final. Prices and variety of products may be changed without prior notice.
9. Eligible Transaction refers to the final amount payable after deducting the value of any gift vouchers or other discounts used when making the purchase in Hong Kong Dollars with original merchant sales receipts and credit card sales slips and/or other documents at the Merchant. The environmental levy on shopping bags imposed by the Hong Kong Government is excluded from the Eligible Transaction.
10. Any unposted/ cancelled/ refunded/ falsified transactions are also excluded. Cash Voucher/ Cash Discount will be cancelled or returned along with any cancelled or reversed transactions.
11. Unless otherwise specified, the offer will be given upon the completion of the Eligible Transaction immediately and cannot be accumulated or deferred for future use.
12. The offer cannot be used in conjunction with any other promotion offers, discounts, exchanged for cash or other products and are non-transferable.
13. BOC Credit Card (International) Ltd (the “Company”) accepts no liability for the quality of or any other matters relating to the food, products, services and offers, provided by the Merchant. The Merchant are solely responsible for all obligations and liabilities relating to the food, products and services on offer.
14. The Company and the Merchant each reserves its right to change, suspend or terminate the offers or amends the offer terms and conditions at its sole discretion without prior notice.
15. All matters and disputes will be subject to the final decision of the Company and the Merchant.
16. Should there be any discrepancy or inconsistency between the English and the Chinese


version of these terms and conditions, the Chinese version shall prevail.

Hung Fook Tong “Buy-1-Get-1-Free Offer” Terms & Conditions:

1. The promotion runs from 1 July to 30 November, 2017 (the “Promotion Period”, both dates inclusive and based on the transaction date).
2. Offer is applicable to all Hung Fook Tong outlets in Hong Kong.
3. During the Promotion Period, Cardholders are entitled to receive an extra bottle of drink with same value for free (refers to “Gift”) upon purchase of a bottle of Fresh Drink Products (regular-priced at HK\$26 or HK\$28) with Applicable BOC CUP Dual Currency Credit Card via UnionPay Mobile Payment (e.g. Apple Pay) at Hung Fook Tong. The prices above are also applicable to Lu Wu Station and Lok Ma Chau Station Outlets.
4. Each cardholder is entitled to enjoy the offer once each day. A maximum of 2 bottles can be redeemed for each transaction.
5. Gift is given away immediately upon eligible transaction. No accumulation nor replacement is allowed.
6. The quota of Gift for redemption during the Promotion Period is 30,000 bottles on a first-come-first-served basis while stock lasts. The supply of designated drink is limited and subject to stock availability in outlets.
7. Gift will not be cancelled, altered, refunded or exchanged for cash under any conditions once it is given out.
8. UnionPay International Company Limited (refers to "UnionPay International") and BOC Credit Card (International) Ltd. (refers to "The Company") are neither vendor nor service provider, thus UnionPay International and the Company shall not take any responsibility for the products or services provided by the merchants.
9. UnionPay International, the Company and Hung Fook Tong Franchise System Management Limited (refers to “Hung Fook Tong”) reserve the right to amend or terminate the offers and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
10. In case of dispute, the decision of UnionPay International, the Company and Hung Fook Tong shall be final and conclusive.
11. UnionPay International, the Company and Hung Fook Tong reserve the right to amend the terms and conditions in both Chinese and English version at any time without prior notice. In case of any discrepancy, the Chinese version shall prevail for all purposes.

Terms and Conditions of “Redemption of SOGO Gift Certificate”:

General Terms and Conditions:

1. The Promotion is applicable to all BOC CUP Credit and ATM Cards bearing  and Union Pay logo (refers to “Eligible UnionPay Card”) and Apple Pay via UnionPay mobile Quickpass. The qualified transaction must be settled via UnionPay network.
2. Cardholder should present the eligible virtual UnionPay Card on the mobile device to cashier before payment and settle with mobile payment to enjoy the offer.
3. UnionPay International Company Limited (refers to” UnionPay International”) and BOC Credit Card (International) Ltd. (refers to "The Company") are neither vendors nor service providers, thus UnionPay International shall not take any responsibility to the products or services provided by the merchants.
4. UnionPay International, the Company and SOGO Hong Kong reserve the right to amend or terminate the offers at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
5. UnionPay International, the Company and SOGO Hong Kong shall not bear any responsibility if the respective merchants fail to provide offers and incur any loss to cardholders. If changes are made to the Promotion, the details shown on in-store promotional materials shall prevail.
6. In case of dispute, the decision of UnionPay International, the Company and SOGO Hong

Kong shall be final.

7. UnionPay International, the Company and SOGO Hong Kong reserve the right to amend the terms and conditions in both Chinese and English version. In case of any discrepancy, the Chinese version shall prevail for all purposes.


Terms and Conditions of SOGO Gift Certificate Redemption:

1. "Redemption of SOGO Gift Certificate" (refers to "Privilege") is applicable on every Saturday and Sunday during Promotion Period and SOGO VIP Shopping Week (i.e. 2, 3, 9, 10, 16, 17, 23, 24, 29 & 30 September, 1-8, 14, 15, 21, 22, 28 & 29 October 2017. Total 24 days). Cardholders are eligible to a complimentary HK\$50 SOGO Gift Certificate (refers to "Gift Certificate") upon single net spending of HK\$300 at SOGO FRESHMART with Apple Pay via UnionPay mobile QuickPass.
2. Each sales invoice and sales slip can only be used once for redemption.
3. Each cardholder is entitled to redeem Gift Certificate once with the same UnionPay Card each day.
4. Qualified merchants include food and beverages and designated consignment counters (except MELLOW BROWN COFFEE by UCC) in FRESHMART on B2/F SOGO Causeway Bay Store, B1/F and LG/F SOGO Tsim Sha Tsui Store.
5. Cardholders must present the same-day original copies of sales slips, valid machine-printed merchant sales invoices and the corresponding UnionPay Card in person at 14/F SOGO Causeway Bay Store or LG/F SOGO Tsim Sha Tsui Store on the transaction day within the business hours for verification by staff members to redeem Gift Certificate. Transactions from different stores cannot be combined. No authorisation to redeem Certificate by any third party is allowed. Late registration will not be accepted.
6. The Promotion will only accept original copies of sales slips and valid machine-printed merchant sales invoices. The original copy of sales slip should indicate the UnionPay Card card number, merchant name, transaction date, transaction amount, valid authorisation code and signature of Cardholders (if applicable) clearly. Sales invoice from merchants should state the merchant name, transaction date, transaction amount and sales items clearly. The transaction amount in both sales slip and sales invoice must be equivalent. If Cardholders cannot present the valid sales slips, sales invoices and/or UnionPay Card with consistent information including UnionPay Card card number, merchant name, transaction date, transaction amount etc, or the information provided by Cardholders is insufficient, Cardholders will not be able to redeem Gift Certificate for whatever reason.
7. Eligible amount is calculated based on individual UnionPay Card card number and will only include the actual spending amount (only include the net payment amount after deduction of applicable discounts, privileged coupons or cash coupons). The transaction amount by the primary and supplementary card under the same Cardholder will be calculated separately. Merchant invoices, receipts or sales slips from the transactions of purchase of infant milk powder (stage 1) and SOGO Gift Certificates will not be accepted for the Promotion. Split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple sales invoices or sales slips to participate in the Promotion.
8. Cancelled, refunded, forgery and unsettled transactions are not eligible for Gift Certificate redemption. If only deposit is paid in that transaction, the eligible amount is the paid deposit on the same day, instead of the total amount of the transaction.
9. All original copies of machine-printed merchant sales invoices will be stamped by staff members at the redemption counters after redemption. Cardholders cannot request for refund from merchants with the stamped sales invoices. Balance of the transaction amount that exceeds the minimum spending requirement cannot be used in other promotions.
10. The first 6 and last 4 digits of UnionPay Card card number, Cardholder's name and information on merchant sales invoices and sales slips will be collected for internal audit

- at redemption.
11. Any outstanding balance after deducting the face value of Gift Certificate must be settled by via UnionPay network.
 12. Individual terms and conditions apply on Gift Certificate. Please refer to Gift Certificate for details.
 13. Gift Certificate will not be re-issued in case of loss or damage. Copied or damaged Gift Certificate will not be accepted. Gift Certificate cannot be cancelled, altered, transferred, refunded or exchanged for cash under any conditions once issued.
 14. Gift Certificates are available on a first-come-first-served basis and while stocks last. A quota of 40,000pcs HK\$50 SOGO Gift Certificates is available for redemption during the Promotion Period.
 15. In case of fraud or abuse, UnionPay International, the Company and SOGO Hong Kong reserve the right to disqualify the Cardholders immediately and retain the right for legal action. For any disqualified redemption or cardholder, UnionPay International and SOGO Hong Kong reserve the right to retrieve the Gift Certificate.
 16. Offer is subject to the relevant terms and conditions. Please refer to UnionPayInternational website (www.unionpayintl.com/hk/) for more details.

Terms and Conditions of “Redemption of HK\$60 YATA Gift Certificate Program”:

General Terms and Conditions:

1. The Promotion is applicable to all BOC CUP Credit and ATM Cards bearing  and Union Pay logo (refers to “Eligible UnionPay Card”) and Apple Pay via UnionPay mobile Quickpass. The qualified transaction must be settled via UnionPay network.
2. Cardholder should present the eligible virtual UnionPay Card on the mobile device to cashier before payment and settle with mobile payment to enjoy the offer.
3. Participating YATA Supermarkets include Shatin Store, Tai Po Store, Tsuen Wan Store, San Po Kong Store, Tuen Mun Store, Mong Kok Store , Kwun Tong Store, Sai Wan Store and Tseung Kwan O Store (refers to "Participating Stores").
4. UnionPay International Company Limited (refers to "UnionPay International") and BOC Credit Card (International) Ltd. (refers to "The Company") are neither vendor nor service provider, thus UnionPay International and the Company shall not take any responsibility for the products or services provided by the merchants.
5. UnionPay International, the Company and Participating Stores reserve the right to amend or terminate the offers and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
6. In case of dispute, the decision of UnionPay International, the Company and Participating Stores shall be final and conclusive.
7. UnionPay International, the Company and Participating Stores reserve the right to amend the terms and conditions in both Chinese and English version at any time without prior notice. In case of any discrepancy, the Chinese version shall prevail for all purposes.

Terms and Conditions of YATA Gift Certificate Redemption:

1. YATA Gift Certificate Redemption (refers to "Promotion") is valid from 1 September to 27 October 2017, both days inclusive (refers to "Promotion Period"). Cardholders are entitled to redeem complimentary HK\$60 YATA Gift Certificate (refers to “Certificate”) upon single net spending of HK\$500 with Apple Pay via UnionPay mobile Quickpass at YATA Supermarket on Fridays during the Promotion Period (i.e. 1, 8, 15, 22 & 29 September, 6, 13, 20 & 27 October. 9 days in total).
2. Each set of merchant sales invoice and sales slip can be used for redeeming Certificate once only.
3. Certificate is available on a first-come-first-served basis while stocks last. Daily quota on each redemption day is as below: 400pcs for Shatin Store, 250pcs each for Tai Po and Tsuen Wan Stores, 150pcs for San Po Kong Store, 350pcs for Tuen Mun Store, 100pcs for Mong Kok Store, 350pcs for Kwun Tong Store, 40pcs for Sai Wan Store and 150pcs for Tseung Kwan O Store. Each eligible UnionPay Card can redeem the Certificate once per

- day. Each cardholder can redeem the Certificate 3 times per day.
4. Any outstanding balance after deducting the face value of Certificate must be settled via UnionPay network.
 5. Cardholders must present the same-day original copies of machine-printed sales invoices and the corresponding eligible UnionPay Card sales slips, and/or together with the eligible UnionPay Card bearing the same card number as the sales slip in person at the redemption counter during redemption hours for verification by staff members. No authorisation to redeem Certificates by any third party is allowed, and the redemption will be valid for same-day transaction only. Late registration will not be accepted.
 6. This Promotion will only accept original copies of sales slips and machine-printed merchant sales invoices issued to Cardholders by Participating Stores. The original copy of sales invoices from stores should state the store name, transaction date, transaction amount and sales items clearly while the sales slips should indicate the eligible UnionPay Card card number, store name, transaction date, transaction amount, valid authorization code and signature of Cardholders (if applicable) clearly. If Cardholders cannot present the valid sales slips, sales invoices and eligible UnionPay Card with consistent information including UnionPay Card card number, store name, transaction date, transaction amount etc, or the information provided by Cardholders is insufficient, Cardholders will not be able to redeem the Certificates for whatever reason.
 7. Eligible amount is calculated based on individual UnionPay Card and card number and will only include the actual spending amount (only include the net payment amount after deduction of applicable discounts, privileged coupons or cash coupons). The transaction amount by the primary and supplementary card under the same Cardholder will be calculated separately. Merchant invoices, receipts or sales slips from purchasing YATA Gift Certificate are not counted as eligible spending in the promotion. Split transactions are not counted as eligible spending in the promotion.
 8. The following transactions will not be accepted for the Promotion: purchase of merchant coupon (e.g. bakery certificate, cash coupon), online purchase, cancelled or refunded transaction, or other transaction category decided by Participating Stores. Receipts or POS slips in copies, handwritten-styled or reprint will not be accepted.
 9. Transactions do not include the cancelled, refunded, forged and unsettled transactions.
 10. Staff members of redemption counters reserve the right to make photocopies of the merchant sales slips and record the Cardholder's name, eligible UnionPay Card card number and information on merchant sales invoices and sales slips. The personal information collected for this Promotion will be kept confidential and used by the Participating Stores' staff for record, internal administration and coupon redemption verification/arrangement purposes. Information collected will be destroyed within one month after the Promotion. Cardholders can contact UnionPay International within one month after the Promotion for any enquiry about this Promotion. Provision of the above information collected by the Cardholders represents that Cardholders agree to the collection and understand the purpose of collection. The staff of UnionPay International and Participating Stores will try to ensure all information collected/used is handled under the Personal Data (Privacy) Ordinance. Cardholders have the right to access and amend the personal information recorded in UnionPay International at any time.
 11. All original copies of merchant sales invoices will be stamped by staff members of redemption counters after verification. Cardholders should return the related Certificates for goods return. The transaction amount that exceeds the minimum spending requirement cannot be used in other promotion.
 12. The Certificate will not be re-issued in case of loss or damage. Certificate shall not be cancelled, altered, transferred or exchanged for cash once issued under any circumstances.
 13. Certificate is non-transferable and cannot be exchanged for cash. No minimum spending is required for using Certificate. No change will be given for any balance not spent. The Certificate shall be used in accordance with the terms and conditions printed on the front and back of the Certificate.

14. In case of fraud or abuse, UnionPay International and Participating Stores reserve the right of disqualifying the Cardholders immediately and retain the right for legal action. For any disqualified redemption/Cardholder, UnionPay International and Participating Stores reserve the right to retrieve the Certificate.
15. UnionPay International, the Company and Participating Stores shall not take any responsibility for any dispute related to promotion mechanism.

Terms and Conditions of “Exclusive for BOC Credit Card Samsung Pay –HK\$50 PARKnSHOP e-coupon”

1. Terms and conditions apply. Please refer to www.boci.com.hk/s/16239/e for details.