



General Terms & Conditions of Participating Merchants' Mobile Payment

1. Mobile Payment applies to a BOC Credit Card issued in Hong Kong bearing the  logo including all Co-branded Credit Cards but does not apply to BOC Credit Card issued in the mainland and Macau, Great Wall International Card, USD Credit Card, Purchasing Card, BOC Express Cash Card, Private Label Card and Intown Card (the "Applicable Credit Card").
2. Mobile payment (refers to the contactless payment made with Applicable BOC Credit Card / BOC Card (if applicable) that has been provisioned on the designated mobile phone or device) includes Apple Pay, Samsung Pay and Google Pay. Apple Pay only applies to the Applicable Credit Card (not applicable to Commercial Card) or BOC Card issued by Bank of China (Hong Kong) Limited, bearing the  and UnionPay logo (but inapplicable to BOC Card – Business, BOC Wealth Express and the bank account attached on BOC Credit Card); Google Pay and Samsung Pay applies only to the Applicable Credit Card (inapplicable to Commercial Card and BOC Dual Currency Credit Card) (the "Mobile Payment"). To enjoy the relevant offer, cardholder needs to present the added Applicable Credit Card / BOC Card (if applicable) in the relevant mobile app to the cashier before payment and settle the payment 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. 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.
7. Unless otherwise specified, the Cash Voucher will be given upon the completion of the transaction immediately and cannot be accumulated or deferred for future use. Each cardholder is entitled to enjoy the Mobile Payment Merchant Offers once each day.
8. 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.
9. All images and details are for reference only.
10. Apart from the terms and conditions as listed in promotion material, offers are subject to specific terms and conditions of the merchant. For details, please refer to the individual offer and promotion or check with the merchant.
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. In case of any dispute, the Merchant may request cardholder to present Applicable Credit Card / BOC Card (if applicable) in physical form for verification.
14. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in 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 trademarks of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Google Pay logo is trademark of Google Inc.. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay.
15. 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.
16. 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 & Conditions of “HK\$10 Instant Discount at BESTMART 360°”

1. Offer runs from 23 June till 29 December, 2018 (every Saturday).
2. Cardholders are entitled to enjoy HK\$10 instant discount upon any single net spending of HK\$25 or above with applicable BOC Dual Currency Credit Card/BOC Card via Apple Pay at BESTMART 360° in Hong Kong.
3. The offer is subject to a quota limitation (maximum quota of 120,000) and is on a first-come-first-served basis.
4. The following transactions are not eligible to this promotion: the levy on plastic shopping bag charged by government, purchase of gift certificate, transactions without sales slip and any unauthorized transactions.

Terms & Conditions of “Buy-1-Get-1-Free Offer for Fresh Drink Products at Hung Fook Tong”

1. Offer runs from 14 May till 30 November 2018.
2. Cardholders are entitled to enjoy a complimentary drink of same value for free upon purchase a bottle of Fresh Drink Product at regular price of HK\$26 or HK\$28 with applicable BOC Dual Currency Credit Card/BOC Card via Apple Pay at all Hung Fook Tong outlets.
3. A maximum of 2 bottles of drink can be redeemed for each transaction.
4. The offer is subject to a quota limitation (maximum quota of 54,000) and is on a first-come-first-served basis. The supply of designated drink is limited and subject to stock availability in outlets.
5. Offer is subject to other terms and conditions. Please refer to www.unionpayintl.com/hk/promotion