

Bank of Communications Credit Card “Apple Pay Reward Promotion” Terms and Conditions:

1. Bank of Communications Credit Card “Apple Pay Reward Promotion” (the “Promotion”) is only applicable to cardholders (“Cardholders”) of Principal VISA Credit Card(s) and UnionPay Credit Card(s) issued by Bank of Communications (Hong Kong) Limited (the “Bank”) in Hong Kong and such other credit cards designated by the Bank from time to time (“Eligible Credit Card”), including virtual card, but excluding supplementary cards, the Pacific Internet card and gift card.
2. The promotion period of the Promotion is from 1 January 2026 to 30 June 2026, both dates inclusive (“Promotion Period”).
3. To join the Promotion, Cardholders are required to register via the Bank’s website or WeChat channel during the Promotion Period. Each Cardholder only needs to register once, and all Eligible Credit Cards under the Cardholder’s name (based on HKID card number) will be automatically enrolled in the Promotion. The registration quota of the Promotion is 5,000, and is offered on a first-come-first served basis. Upon successful registration, it implies that the Cardholders have read and agreed to be bounded by the Terms and Conditions of the Promotion. No alteration or cancellation can be made to the registration.

The registration period and spending period below:

Promotion Phase	Registration and Spending Period
1	1 to 31 January 2026
2	1 to 28 February 2026
3	1 to 31 March 2026
4	1 to 30 April 2026
5	1 to 31 May 2026
6	1 to 30 June 2026

The registration methods below:

● **Online Registration**

Visit the Bank’s website → Choose “Home” → “Tools” → Click “Promotion Online Registration Form” with Promotion Code 202601CCD0000096

● **WeChat Registration**

Visit the Bank Wechat official account (WeChat ID: “BOCOM_HK”) → Select “New Information” → “Latest Offers” → Click “Promotion Offer Registration” with Promotion Code 202601CCD0000096

After Cardholders input the correct personal information as per the registration method above and confirm the terms and conditions of the Promotion, a reference number will be issued upon successful registration.

4. Upon successful registration till the end of the Promotion Period, Cardholders who fulfill the requirements below with Eligible Credit Card, can enjoy the following Rewards (“Rewards”):

Reward 1: First-Time Apple Pay Adding Reward

- (1) During the Promotion Period, the Cardholders who successfully registered the Promotion and added card to Apple Pay with the Eligible Credit Card, the Cardholders can enjoy HKD20 spending rebate.

- (2) "Reward 1" is **not applicable** to the Cardholders who have added card to Apple Pay with the Eligible Credit Card during the period of 26 September 2022 to 31 December 2025 (both dates inclusive).
- (3) Each Cardholder (based on HKID card number) can only enjoy First-Time Apple Pay Adding Reward once during the entire Promotion Period.

(4) Reward 2: Up to 5% Spending Rebate

- (1) During the promotion period, the Cardholders who successfully registered the Promotion and accumulated eligible retail spending of HKD3,000 or above (including spending via physical card and/or Apple Pay) in each Promotion Phase, will be entitled to extra 5% Spending Rebate Reward for all eligible Apple Pay spending in the respective phase.
 - (2) Each Cardholder (based on HKID card number) can enjoy the Spending Rebate of Reward 2 up to HKD200 for each Promotion Phase, with a maximum of HKD1,200 during the entire promotion period.
 - (3) Eligible Transaction ("Eligible Transaction") includes: (1) Local retail transaction, (2) Foreign retail transaction (non HKD Transaction) and (3) Online retail transaction with the payment via physical card and Apple Pay by using Eligible Credit Card during the Promotion Period.
 - (4) Non-Eligible Transaction ("Non-Eligible Transaction") includes local/overseas cash advance, top up amount of Octopus add value/automatic add value service, UnionPay QR Code Payment of retail spending transaction (including UnionPay App and BOCOM(HK) App), electronic wallet transaction including WeChat Pay/ WeChat Pay HK, Alipay/Alipay HK and PayMe etc.), monthly payment for Cash Instalment Plan, monthly payment for Purchase Instalment Plan and monthly payment for Merchant Instalment Plan, MPF/SVC contribution, balance transfer amount, all online bill payments, purchase of casino chips, tax payment, purchase of traveler's cheques, insurance fee, payment of all credit card charges (annual fees, finance charges, etc.), handling fees for other redemption promotions and RMB transactions on designated spending categories by using CUP Dual Currency Credit Card including transactions of Mainland property, vehicle, air ticket, fuel, wholesale, supermarket spending, hospital fee, education fee and any credit card transactions designated by the Bank from time to time. The Bank reserves the sole and absolute right to interpret the scope of application for electronic wallets. The Bank has no obligation to clarify which transactions are Eligible Transactions before the Cardholders conduct the transactions.
 - (5) If a Cardholder makes the Eligible Transactions in Mainland China using a CUP Dual Currency Credit Card, each RMB1 spending will be equivalent to HKD1 for calculating the Eligible Transaction amount under the Promotion.
 - (6) If a Cardholder holds more than one principal card, the transactions made on these cards cannot be transferred or combined to accumulate towards the total transaction amount required to qualify for the rewards of the Promotion.
 - (7) The Eligible Transactions of a Supplementary Card will be combined with the Principal Credit Card account, but the Supplementary Card is not entitled to the Rewards of the Promotion.
5. Cardholders understand and accept that the Apple Pay is provided by Apple Asia Limited or its affiliates ("Digital Wallet Service Provider"). The Bank has no responsibility whatsoever. Any responsibility relating to Apple Pay (including but not limited to its quality and stability) shall be borne by the Digital Wallet Service Provider. Use of Apple Pay is subject to its relevant terms

and conditions. For details, please visit the Bank's website. The Bank and Digital Wallet Service Provider will not reissue or assume any responsibility or liability for Cardholders' inability to enjoy Rewards if such inability is caused by the incompatibility of Cardholder's device or others system problem.

6. All spending transaction dates under the Promotion are counted by the Bank's record. Eligible Transaction must be posted before the Rewards are credited into the designated credit card account. Any un-posted transactions caused by whatever reasons (including but not limited to dispute transactions, reversal transactions or delay posted by merchants) are not applicable for the Promotion, and such transactions are non-eligible transaction.
7. The Eligible Credit Card must remain valid from the successful date of adding card to Apple Pay during the Promotion Period until the date when the Rewards are credited into the designated credit card account. If Cardholders receive a reissued card with new card number for the credit card which has been added to Apple Pay, Cardholders shall add the reissued card with Apple Pay again in order to be entitled to the Rewards (if applicable).
8. The Eligible Credit Card accounts must remain valid and in good financial standing when the Rewards under the Promotion is credited into the account. Any transactions involving fraud or fraudulent, false, other unauthorized, cancelled, refunded or unposted transactions are not applicable to the Promotion. The Bank will verify the credit card transaction record to confirm credit card accounts' eligibility for Rewards or reward under the Promotion. In case of any dispute, Cardholders must keep the relevant transaction receipts, original credit card sales slips, bank records and/or mobile phone screenshots of the relevant e-wallet transactions for verification purposes. In case of disputes, the Cardholders are required to submit the relevant original sale receipt(s) and Credit Card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned. In case of discrepancy between the Bank's record and details shown on the credit card sales slip, the Bank's record shall prevail.
9. If Cardholders of Eligible Credit Cards cancel any Eligible Transactions conducted during the Promotion Period after the end of the Promotion, the Bank reserves the rights to cancel Cardholders' eligibility for the spending rebate and debit an amount equivalent to the value of the spending rebate from the Eligible Credit Card account without further notice.
10. The Rewards will be credited to Eligible Credit Card account in September 2026, but the Bank reserves the right to change the date of issuance of the Rewards at any time without further notice. The Rewards can only be used for future credit card retail transactions. The Rewards cannot be returned, transferred, redeem for cash/other products/benefits or withdrawn by cash advance. If Cardholders participate the Promotion with more than one Eligible Credit Card, the cash rebate will be credited to the Eligible Credit Card with the latest transaction during the Promotion Period. All Spending Rebate will be calculated in the nearest single digit (calculated by rounding).
11. The Bank reserves the right to amend the terms and conditions of the Promotion, to revise or terminate the Promotion at any time without prior notice. The Bank bears no liability for any matters relating to revision or termination of the Promotion.
12. In case of any dispute, the decision of the Bank shall be final and conclusive.
13. No person other than Cardholders and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce any of the terms and conditions of the Promotion or to enjoy the benefit of any term under these terms and conditions.
14. The Chinese version of these terms and conditions shall prevail whenever there is any

discrepancy between the English and Chinese versions.

15. The Bank will only provide the digital version of these Terms and Conditions. Please download and save the relevant information for future reference in need. Please be reminded that Cardholders may not be able to review or download the relevant information from the website after the Promotion Period. Should Cardholders have any queries, please contact the Bank for assistance.

Risk Disclosure:

1. Foreign / RMB currency exchange is subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of foreign/ RMB currency may make a gain or loss in the event that customer converts the foreign / RMB currency into Hong Kong dollar or other foreign currencies.
2. RMB is subject to exchange rate risk and is currently not freely convertible. The fluctuation in the exchange rate of RMB may make a gain or loss in the event that customer converts the RMB into Hong Kong dollar or other foreign currencies. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.

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**To borrow or not to borrow? Borrow only if you can repay!
Foreign/RMB exchange involves exchange rate risk.**