

Bank of Communications UnionPay Dual Currency Credit Card "5% Spending Rebate on RMB and MOP Retail Transactions" Promotion Terms and Conditions

1. The Bank of Communications UnionPay Dual-Currency Credit Card "5% Spending Rebate on RMB and MOP Retail Transactions" Promotion ("Promotion") is applicable to the Cardholders ("Cardholders") of both Principal Credit Card(s) and Virtual Card(s) issued by Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability) ("Bank") in Hong Kong and such other credit cards designated by the Bank from time to time ("Eligible Credit Card Account"). It is not applicable to VISA Credit Card, Supplementary Card, Pacific Internet Card and gift card. Eligible Credit Card will be counted by credit card number.
2. The Promotion Period of this Promotion is from 1 January 2026 to 31 December 2026, both dates inclusive("Promotion Period").
3. **Cardholders are required to submit the promotion registration via Online channel or WeChat channel during the Promotion Period to join the promotion.** Cardholder who successfully registers once only, all Eligible Credit Cards under the cardholder's name (based on HKID card number) will automatically be registered The Promotion. The registration quota of the Promotion is 5,000, and will be offered on a first-come-first served basis. Upon successful registration, it implies that the Cardholder accept and agree to be bound by the Terms and Conditions of the Promotion. Any cancellation or amendment on the Registration or form of reward is not allowed.

Registration dates and spending period are as follows:

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 2025
5	1 to 31 May 2025
6	1 to 30 June 2025
7	1 to 31 July 2025
8	1 to 31 August 2026
9	1 to 30 September 2026
10	1 to 31 October 2026
11	1 to 30 November 2026
12	1 to 31 December 2026

The Cardholders can register the Programme by the below ways:

- **(1) Online Registration**

Cardholder is required to submit the promotion registration form via online channel (visit our bank website → choose "Home" → select "Tool" → select "Promotion Online Registration Form") → select Promotion Code 202601CCD0000098, input the personal information, confirm and agree The Promotion terms and conditions. A reference number will be assigned upon successful registration.

- **(2) WeChat Registration**

Cardholder is required to submit the promotion registration form via WeChat channel (visit our bank Wechat official account (WeChat ID: BOCOM_HK) → select "New Information" → select "Latest Offers" → select

“Promotion Offer Registration”)→ select Promotion Code 202601CCD0000098, input the personal information, confirm and agree The Promotion terms and conditions. A reference number will be assigned upon successful registration.

4. Upon successful registration, each Eligible Credit Card account (counted by credit card number) that accumulates RMB and/or MOP eligible retail transactions of HK\$2,000 or more ("Eligible Spending") in each promotion phase can enjoy a 5% cash rebate reward ("Spending Rebate Reward").
5. The Eligible Spending of Eligible Credit Card will be counted in each phase separately. The Eligible Credit Card Account (based on credit card number) can earn up to HKD300 Spending Rebate in each phase and total HKD3,600 Spending Rebate in entire Promotion Period.
6. “Eligible Spending Transactions” include RMB and/or MOP retail spending transactions made by Eligible Credit Card Account (including physical eligible credit card and Apple Pay/UnionPay App/UnionPay QR Code which must bind to eligible credit card as the debit account)during the Promotion Period, including (1) retail spending transactions (2) UnionPay QR code Payment of retail spending transactions (including UnionPay App and BOCOM(HK) App), (3) online retail spending transactions (4) Purchases made by post/fax/phone during the Promotion Period. Eligible Spending Transaction made with an Eligible Credit Card account in Mainland China will be calculated as RMB 1 equal to HK\$1 for Spending Rebate calculation.
7. "Eligible Transactions" exclude: RMB transportation transactions as defined in the "Travel & Earn in Greater Bay Area - Travel Expense Reward" Promotion, local/overseas cash advances, top up amount of Octopus automatic add value service, electronic wallet transaction including WeChat Pay/WeChat Pay HK, Alipay/Alipay HK and PayMe etc., and monthly instalments 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 (e.g. annual fees, finance charges, etc.), handling fees for other redemption promotions, and designated RMB transaction categories made with UnionPay Dual Currency Credit Cards including property purchases, wholesale, hospital fee payments, tuition payments, and other credit card transactions designated by the Bank from time to time. The Bank has no obligation to clarify which transactions are eligible spending transactions before the Cardholders conduct the transaction.
8. If a cardholder has more than one Eligible Credit Card (based on the Credit Card number), successful registration with one Eligible Credit Card via Online / Wechat Registration for once, all Eligible Credit Cards under cardholder's name (based on HKID card number) will automatically be registered for the Promotion. But the spending amount is counted by each Eligible Credit Card Account and multiple Eligible Credit Card Accounts cannot be combined to count as accumulating spending amount to get the Spending Rebate in the Promotion.”
9. Eligible Transactions”of a Supplementary Card will be combined with the Principal Credit Card account, but the Supplementary Card is not entitled to the Spending Rebate of the Programme. If a cardholder has more than one principal card, the spending from other principal cards cannot be transferred or combined to count as accumulating spending amount to get the Spending Rebate in the Promotion.
10. The Bank will credit the relevant Spending Rebate to the Eligible Credit Card principal account in the month following the transaction. However, the Bank reserves the right to change the issue date of the Cash Rebate without prior notice. The Spending Rebate amount will be calculated to the nearest whole number (rounded up or down).
11. The offered Spending Rebate can only be used as retail spending transaction in the future and the Spending Rebate cannot be returned, transferred, exchanged for cash or used as cash advance withdrawal.
12. All spending transaction dates are counted by the transaction date of the Bank's record. Eligible Transactions must be posted within the corresponding phase. Other unposted transactions (including but not limited to dispute transactions,

reversal transactions or delay posted by merchants) are not applicable for the Programme, and such transactions are ineligible spending transactions.

13. The offered Rewards cannot be further sold or transferred to others, exchanged for cash or exchanged for other products or offers.
14. To be eligible for the Rewards of the Programme, the eligible Credit Card Account must be valid and in good financial standing. Otherwise, the Bank reserves the right to forfeit Cardholders' entitlement of the Rewards without prior notice. Any fraud and abuse, false trading and other unauthorized, canceled, refunded or unposted transactions is not applicable for the Programme. The Bank will verify the credit card transaction records to confirm credit card accounts' eligibility for the Programme and the entitlement of the Rewards. The Cardholders are required to keep the relevant original sales receipts and Credit Card sales slips for inspection upon request by the Bank. 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 computer record and details recorded on the credit card sales slip, the Bank's computer record shall prevail.
15. If the Cardholders have canceled any related transactions which had been included in calculating for the Programme after promotion period, the Bank reserves the right to debit the amount equivalent to the value of the Rewards from the eligible Credit Card Account without prior notice.
16. The Bank reserves the right to vary the terms and conditions, to change or terminate the Programme at any time without prior notice. The Bank accepts no liability for any matters relating to changes or termination of the Programme.
17. In case of any disputes, the Bank's decisions shall be final and conclusive.
18. No person other than the Customer and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions.
19. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

RMB Currency Risk Disclosure Statement

1. RMB is subject to exchange rate risk and is currently not freely convertible. 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. 2. RMB products are subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of RMB may make a gain or loss in the event that customer converts RMB into Hong Kong dollar or other foreign currencies.

Foreign exchange involves exchange rate risk

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

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)