

## **"Travel & Earn in the Greater Bay Area - All-Rounded Privileges" Promotion Terms and Conditions**

### "Designated GBA Travel Expense 5% Credit Rebate" Terms and Conditions

1. **"Designated GBA Travel Expense 5% Credit Rebate"** Promotion ("Promotion") is only applicable to the cardholders ("Cardholders") holding principal UnionPay Dual Currency credit card(s) issued by Bank of Communications (Hong Kong) Limited in Hong Kong (the "Bank") and other credit cards as designated by the Bank from time to time, but it is not applicable to the supplementary cards, Bank of Communications Pacific Internet cards and gift cards. The Eligible Credit Card account will be counted by its credit card number.
2. The promotional period of the Promotion is from 1 January 2026 to 31 December 2026, both dates inclusive ("Promotional Period").
3. Cardholders are required to register through designated methods to enjoy the "Travel & Earn in the Greater Bay Area - All-Rounded Privileges" ("Programme") and the eligible expense will be calculated from the month when the Eligible Credit Card Account successfully registers. The Cardholders can register the Programme by the below ways:

#### **(1) Online Registration**

- 1) 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") within the above designated registration period.
- 2) During the online registration, cardholder is required to select Promotion Code 202601CCD0000097 under the Promotion Code pull down menu, and input English Full Name, Identification Type, Identity Document Number and Mobile Phone Number, and confirm the information and agree the terms and conditions. A reference number will be assigned to the successful register.
- 3) Each cardholder is eligible for one online registration quota only. Once the cardholder has registered The Programme via online channel, all eligible credit cards under the cardholder's name (counted by cardholder's ID number) will automatically be registered The Programme.

#### **(2) WeChat Registration**

- 1) 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") within the above designated registration period.
- 2) During the WeChat registration, cardholder is required to select Promotion Code 202601CCD0000097 under the Promotion Code pull down menu, and input English Full Name, Identification Type, Identity Document Number and Mobile Phone Number, confirm the information and agree the terms and conditions, a reference number will be assigned upon successful registration.
- 3) Each cardholder is eligible for one WeChat registration quota only. Once the cardholder has registered the Programme via WeChat channel, all eligible credit cards under the same cardholder name (counted by cardholder's ID number) will automatically be registered the Programme.
4. Upon successful registration, it implies that the Cardholder accepts and agrees to be bound by the Terms and Conditions of the Programme. Any cancellation or amendment on the Registration or form of reward is not allowed.
5. During the Promotional Period, successfully registered Cardholders can enjoy 5% credit rebate upon

- any spending on “Eligible Travel Expense” with the Eligible Credit Card.
6. “Eligible Travel Expense” refers to the transactions made by Eligible Credit Card Account (including physical eligible credit card and Apple Pay and UnionPay APP/ UnionPay QR Code which must bind to eligible credit card as the debit account) at the following designated Hong Kong , Macau, the mainland and cross-border travel expense, which includes (i) tunnel fee, highway and bridge toll, fuel fee and other spendings at petrol station, parking fee, electric vehicle charging fee, car repair & maintenance and auto detailing related service fee, (ii) designated public transportation fee (includes MTR, the whole line of KMB, Long Win Bus and Citybus, NLB, Hong Kong & Kowloon Ferry, Sun Ferry, Star Ferry, HK tram, Macao Light Rapid Transit, Guangzhou-Shenzhen-Hong Kong High-speed, Turbo Jet, Cotai Water Jet, Chu Kong Shipping Enterprises, cross-border bus routes, intercity express trains, subways and public bus routes in mainland China). And any other types of transactions designated by the Bank from time to time. “Eligible Travel Expense” excludes the following transactions: local/overseas cash advance and related administrative and handling fee, top up amount of Octopus automatic add value service, 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, split transactions, balance transfer amount, 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, eventually cancelled, returned, fraudulent or unposted transactions and any other types of 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 spending transactions before the Cardholders conduct the transactions.
  7. The Eligible Travel Expense made with a supplementary card will be combined with its related principal credit card account. The amount of credit rebate is calculated on an account basis. A Cardholder’s principal card and its related supplementary card(s) shall be regarded as one credit card account for the purposes of the Promotion. The same Cardholder’s account is entitled to a maximum of HKD100 credit rebate per month throughout the Promotional Period. The credit rebate under the Promotion will be credited to the principal card account on or before the end of the following month. The Bank reserves the final right to change the date of issuance of the credit rebate at any time without prior notices. All credit rebate will be calculated to the nearest integer (calculated by rounding off; credit rebate less than HKD1 will not be awarded). Credit rebate awarded can be used for the purpose of retail spending of the credit card only in the future. If a cardholder has more than 1 Eligible Credit Card (based on the Credit Card number), each Eligible Credit Card is eligible to join 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 Rewards in the Programme.
  8. For transaction(s) made by Cardholder’s UnionPay Dual Currency Credit Card in Mainland China, every RMB 1 spending on Eligible Travel Expense and/or Eligible Retail Purchase will be calculated as HKD1 in this promotion.
  9. Whether a transaction is eligible for the 5% credit rebate will be determined according to the transaction date records of Bank of Communications (Hong Kong) Limited. The credit card account must be valid and in good financial standing when the credit rebate is credited into it. Any fraud or abuse, false, unauthorized, eventually cancelled, refunded, un-posted transactions will not be applicable to the Promotion. Bank of Communications (Hong Kong) Limited will verify the credit card

transaction records via computer system to confirm Cardholders' eligibility for the Promotion. Cardholders are required to keep the relevant original sales receipt(s) and credit card sales slip(s) for verification purposes. In case of disputes, Cardholders are required to submit the relevant original sale receipt(s) and credit card sales slip(s) for further investigation by Bank of Communications (Hong Kong) Limited. All relevant documents submitted to Bank of Communications (Hong Kong) Limited will not be returned. In case of discrepancy between Bank of Communications (Hong Kong) Limited's computer record and details recorded on the credit card sales slip(s), Bank of Communications (Hong Kong) Limited's computer record shall prevail.

10. If the Cardholders cancel the Eligible Travel Expense made during the Promotional Period after the Promotional Period ends, request refund for the Eligible Travel Expense made during the Promotional Period or are involved with any fraudulent acts related to the Promotion, the Bank reserves the rights to make the Cardholders ineligible for the credit rebate and to debit the amount equivalent to the value of the credit rebate from the Eligible Credit Card account without prior notices.
11. The Eligible Travel Expense made during the Promotional Period must be posted before the Bank completes crediting the credit rebate into the accounts. Any other unposted transactions (including but not limited to dispute transaction, reversal transaction or delayed posting by merchants) are not applicable to the Promotion and shall be regarded as non-Eligible Transactions.
12. The Bank and the Merchants reserve the rights to amend any Terms and Conditions, change or terminate the offer(s) at any time without prior notices. The Bank and the Merchant accepts no liability for any changes or termination of the offer(s).
13. In case of disputes, the Bank and the Merchants reserve the rights for final decision.
14. No person other than the 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 or to enjoy the benefit of any term under these Terms and Conditions.
15. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.
16. The Bank will only provide the digital version of the promotion terms and conditions, please download and save the relevant information for future reference if needed. Please be reminded that you may not be able to review or download the relevant information after the promotion period. Should you find such arrangement not acceptable or 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

**Foreign / RMB 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)