"BoC Pay+ x The 59th Hong Kong Brands and Products Expo Instant Discount Promotion" Terms and Conditions:

- 1. "BoC Pay+ x The 59th Hong Kong Brands and Products Expo Instant Discount Promotion" (the "Promotion") runs from 13 December 2025 to 5 January 2026, both dates inclusive (the "Promotion Period").
- 2. The Promotion is applicable to QR Code payments made with the BoC Pay+ mobile app via UnionPay network. Transactions must be made through the UnionPay network during the Promotion Period to enjoy the Offer. Customers must successfully bind the BoC Pay+ mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the logo and/or Smart Account and/or Payment Account (the "BoC Pay+").
- 3. During the Promotion Period, customers can enjoy an instant discount of HK\$10 on a single net spending of HK\$100 (the "Offer") at designated booths at The 59th Hong Kong Brands and Products Expo (the "Designated Booths"). Designated Booths are listed below:

Merchant	Booth No.
Sun Fung Health Products (HK) Ltd	1A01-03
Powersellers Worldwide Ltd.	1A04-05
Mori Int'l Corp. Ltd.	1A18
Wo Hing Loong Food Co. Ltd.	1A25-30
Joinluck Corporation Limited	1A35
Sinomax Health & Household Products Ltd.	1B03-04, 23-24
CU Research Health Products Limited	1B09
Wing Wah Food Mfy Ltd	1B12-15
Vita Green Health Products Company Ltd	1B27-55
Eu Yan Sang (H.K.) Ltd.	1B36-41
In-Well Limited	1C18
Hung Fook Tong Holdings Ltd.	1C24-29
Hin Sang Hong Co. Ltd.	1C30
Sanwa Trading Co.	2A19-20
W. E. Food Service Co. Ltd.	2A35-36
The Food Source Ltd.	2B19
Golden Harbour Co.	2B20
Evertop Overseas (Asia) Ltd.	2B24
Lee Kum Kee (Hong Kong) Ltd.	2B72-81
Yuen Tai Trading Co. Ltd.	2C07
Moonwell Trading Limited	2C10
Kwong Cheong Lung HK Ltd.	2C27-28

Wah Tak Fung Ka Vo Food Int'l. Co. Ltd. Tako (HK) Development Co. Ltd. Koon Wah Food & Preserved Fruit Fty. Ltd. 3	2C35 3A03-05 3A20 3A22 3A29-31 3A32-34 3B21-22
Ka Vo Food Int'l. Co. Ltd. Tako (HK) Development Co. Ltd. Koon Wah Food & Preserved Fruit Fty. Ltd. 3	3A20 3A22 3A29-31 3A32-34
Tako (HK) Development Co. Ltd. 3 Koon Wah Food & Preserved Fruit Fty. Ltd. 3	3A22 3A29-31 3A32-34
Koon Wah Food & Preserved Fruit Fty. Ltd. 3	3A29-31 3A32-34
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Eastar Int'l. Trading Ltd.	3B21-22
Wah Yuen Foods (H.K.) Co. Ltd.	
Durian B Gor 3	3B-24
Nin Jiom Medicine Mfy. (H.K.) Ltd.	3B42-43
Yummy House International Ltd 3	3B61-69
Wing Yip International Limited 3	3B77
Splendid Party Company 3	3C12
Zooty 3	3C14
Fan Fan Shop Limited 4	4B08
Palinda Wines (H.K.) Ltd.	4B10-11
Chelsea International 4	4B16-17
Union Medical Co. 4	4C19-20
EC Holistic Wellness Ltd.	4C27
Noble Health Co. Ltd.	4C28
Global Joint Trading Ltd.	4C36
Perfect Bird Nest (Asia) Company Limited 4	4C37
Stronger Six Ltd 4	4C38
Tai Tong Organic EcoPark 4	4C43-44
Po Sum On Medicine Fty. Ltd.	4C54-56
H.K. Zihua Pharmaceutical Ltd.	4C58-61
Amazing Specialist Production Co. Ltd. 5	5A04
aximed HK Ltd. 5	5A08
Genfortune Pharmaceuticals Limited 5	5A19
Nature Story Limited 5	5A20
Sun Lok Wah Int'l Co. Ltd 5	5A36
PuraPharm Corporation Limited 5	5B03-04
SNF Asia Limited 5	5B11-12
Owell International Limited 5	5B29-34
Healthy Green (Int'l.) Co. Ltd.	5C33
3Chembio Limited 5	5C43-46
Concord Alliance Ltd. 5	5C 63-64, 67-68

Wo Hing Loong (HK) Holdings Limited	6A09
Good Yu Company Limited	6A30
Ogawa Health Care International (HK) Ltd.	6A39-40
Sunpentown Hong Kong Ltd.	6B03
Beauty & Health Magic Water Purify Ltd.	6B11-14
Hang Tak Hong Trading Co.	6C26
Tak Hing Loong Group Limited	6C27-30
We Are One	6C62
Naturalis World Ltd.	6C63

- 4. Each customer can enjoy the Offer a maximum of three times during the entire Promotion Period.
- 5. The Offer is subject to a quota of 5,000 each and are available on a first-come-first-served basis while the quota lasts.
- 6. Customers must state the intention to settle payment via BoC Pay+ and present the payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.
- 7. The Offer is non-transferable and cannot be exchanged with cash or other products / services. The Offer is based on net single spending.
- 8. The Offer cannot be used in conjunction with other offers.
- 9. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. The offer will be cancelled or refund in all ineligible transactions. Bank of China (Hong Kong) Limited ("BOCHK") and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Pay+ Wallet / Credit Card / Smart Account / Payment account with the amount equivalent to the value of the Offer without prior notice to the customer.
- 10. Customers are responsible for the data charges of using and / or downloading BoC Pay+ mobile application imposed by their service providers.
- 11. Please download the BoC Pay+ mobile application from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website.
- 12. By using the BoC Pay+ mobile application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay+ mobile application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Help>Terms & Conditions>Terms and Conditions for BoC Pay+.

- 13. Recommended operating systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
- 14. iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- 15. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the Merchant or staff of BOCHK and / or the Card Company for details.
- 16. No person other than the cardholder, BOCHK and / or the Card Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- 17. BOCHK and / or the Card Company are not the supplier of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. BOCHK and / or the Card Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.
- 18. BOCHK and / or the Card Company and / or the Merchant reserve the right to change, suspend or terminate the Offer or its terms and conditions at its sole discretion.
- 19. In case of any disputes, the decision of BOCHK and / or the Card Company and / or the Merchant shall be final and binding on all parties concerned.
- 20. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072