

General Terms and Conditions of “FORTRESS Shopping Privileges”:

1. “FORTRESS Shopping Privileges” consists of “Up to HK\$350 Cash Rebate for Single Transaction” (“Offer 1”), “Up to 50% off on Selected products” (“Offer 2”), “Interest-free Purchase Instalment Programme” (“Offer 3”) and “Instant Discount of purchasing designated items at Online Shop” (“Offer 4”) (the “Promotion”).
2. Offer 1, Offer 2 and Offer 3 run from 1 January to 28 February 2025 (both dates inclusive, based on transaction date). Offer 4 runs from 4 to 28 February 2025 (both dates inclusive, based on transaction date) (the “Promotion Period”).
3. The Promotion applies to all physical shops of FORTRESS Hong Kong Limited (the “Merchant”) in Hong Kong (the “Shops”) and FORTRESS online shop (www.fortress.com.hk) (the “Online Shop”).
 - i. At Shops: Offer 1, Offer 2 and Offer 3 are applicable at the Shops, while Offer 4 is not applicable at Shops. Offer 1 can be used conjunction with Offer 2, while Offer 1 and Offer 3 are mutually exclusive.
 - ii. At Online Shop: Offer 1 and Offer 2 can be used with each other, while Offer 2 and Offer 4 cannot be used at the same time. Offer 3 is not applicable at Online Shop.
4. Unless otherwise specified, the Promotion is applicable to transactions which are settled by BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Credit Cards issued in Hong Kong bearing the BOC logo, but excluding BOC Credit Cards issued in the Mainland or Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Card”).
 - i. At Shops: Any transactions made with e-wallets (including but not limited to Alipay HK, WeChat Pay HK, BoC Pay, UnionPay, Alipay, WeChat Pay and other designated payment means / e-Wallets as decided by the Company) (the “e-wallets”) and transactions without sales slips/records are treated as ineligible transactions. Eligible transactions include:
 - Offer 1: Transactions made with an Eligible Credit Card and/or Mobile Payment (including but not limited to Apple Pay, Google Pay, Samsung Pay and Huawei Pay) (the “Mobile Payment”);
 - Offer 2: Transactions made with an Eligible Credit Card and/or Mobile Payment;
 - Offer 3: Transactions made with an Eligible Credit Card
 - ii. At Online Shop: Offer 1 and/or Offer 2 and/or Offer 4 are only applicable to transactions made with an Eligible Credit Card (but excluding BOC UnionPay Dual Currency Card). Any transactions made with e-wallets and/or Mobile Payment and/or transactions without sales slips/records are treated as ineligible transactions.
5. Unless otherwise specified, the Promotion cannot be used in conjunction with any promotions of other banks. Awarded Cash Rebate can neither be exchanged for cash nor refunded, and is not exchangeable for other products, transferable or saleable. Cash Rebate is only applicable to retail spending made after the relevant Cash Rebate has been awarded, and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Cash Rebate has been awarded.
6. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.

7. Bank of China (Hong Kong) Limited (“BOCHK”) and/or BOC Credit Card (International) Limited (the “Company”) will determine the eligibility of each transaction by matching the cardholder transaction records held by BOCHK or the Company and the relevant data provided. If the information from the cardholder differs from those of the Card Company records, the latter shall be final and conclusive.
8. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Promotion. Only duly posted transactions with valid sales slips/records are eligible for this Promotion. In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, the Merchant, BOCHK and/or the Company reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Offers without prior notice. BOCHK and/or the Card Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.
9. BOCHK and/or the Company are not the service providers of the Merchant’s products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Merchant should be directed to the respective service providers. BOCHK and/or the Card Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the Merchant. The Merchant is solely responsible for all obligations and liabilities.
10. All images and details are for reference only.
11. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct.
12. Mobile Payment Applications are the third parties’ Mobile Applications. Mobile Payment Applications are subject to such service providers’ terms and conditions. The Company and the Merchant are not the service providers of the Mobile Payment Applications. If customers have any enquiries or complaints about the Mobile Payment Applications, they should directly contact the service providers. The Company and the Merchant give no guarantee to the Mobile Payment Applications of the service providers, and do not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
13. The Company and the Merchant have not reviewed or verified the information in the third parties’ Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties’ Mobile Applications. The Company and the Merchant do not or do not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties’ Mobile Applications. Not shall the Company and the Merchant be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties’ Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties’ Mobile Applications.

14. Apple Pay iPhone and Touch ID are trademarks of Apple Inc., registered in the 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 not applicable to BOC Commercial Cards and Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on the UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in the "Products & Services" section.
15. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.
16. By using the BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as may be amended by BOCHK from time to time.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. No person other than the customer, BOCHK and/or the Company and the Merchant 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.
19. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Promotion or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
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.

Terms and Conditions of Offer 1:

21. "Eligible Transaction of Offer 1" refers to transactions of designated single net retail spending with valid sales records at the shops or online shop of the Merchant by using an Eligible Credit Card (the "Eligible Transaction of Offer 1") during the Promotion Period. All eligible transactions of Offer 1 will be counted based on net spending amount, while the net spending amount shall exclude any amount deducted by discount, usage of gift voucher / cash voucher / gift card amount.
22. To be eligible for Offer 1, a cardholder must successfully register for the Promotion, make a designated single net spending with an Eligible Credit Card at the shops or online shop of the Merchant, and fulfil the requirement of Eligible Transaction of Offer 1 during the Promotion Period, in order to be entitled to the following Cash Rebate:

Upon designated spending amount with Eligible Transaction of Offer 1 (HK\$)	Cash Rebate (HK\$)
\$3,000 - \$5,999.9	\$100
\$6,000 - \$8,999.9	\$150

\$9,000 or above	\$350
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23. There is a maximum cap on the Cash Rebate of Offer 1 per customer (based on the number of identification proof documents). Each customer can earn a maximum of HK\$350 Cash Rebate in each month, and earn a maximum of HK\$700 Cash Rebate throughout the Promotion Period.
24. Registration is required to participate in Offer 1. The registration period of Offer 1 runs from 10:00 on 1 January 2025 to 23:59 on 28 February 2025 (the "Registration Period"). A customer who spends with an Eligible Credit Card must enter his/her correct information and register once via the BoC Pay or BoC Pay+ Mobile Application, BOCHK Mobile Application, BOCHK Credit Card Official Account (WeChat ID: BOCHK_CC) in WeChat, or BOCHK Website (www.bochk.com/s/a/fortress2501en) during the Registration Period (the "Registration"). A Registration reference number will be issued upon successful Registration. The quota for Registration is limited to the first 28,000 successfully registered cardholders. The Registration record and quota are calculated based on the computer record of the Company.
25. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The Registration record issued upon successful Registration is only for reference and cannot be taken as confirmation of eligibility. BOCHK and/or The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
26. All Eligible Transactions must be completed during the Promotion Period and posted on or before 7 March 2025.
27. All transactions made at the Merchant by a cardholder during the Promotion Period are not counted as eligible transactions of the "Spending Rewards for Selected Customers" Promotion. The "Spending Rewards for Selected Customers" Promotion is only applicable to selected cardholders who receive the related promotional SMS / eDM, please refer to the related promotional eDM for offer details, the terms and conditions.
28. A cardholder who has more than one Eligible Credit Card only has to register once with any one of the Eligible Credit Cards during the Registration Period. Registration and Eligible Transactions made with a supplementary card will be combined with those of the main card to be calculated towards the Cash Rebate. All Eligible Credit Card accounts under the same number of identification proof document will be automatically combined for the calculation of the entitled Cash Rebate. Cash Rebate will be automatically credited to the first successfully registered main credit card account. If a cardholder registers more than once, the Cash Rebate will be posted to the first successful registered credit card account. No Cash Rebate will be awarded to a cardholder who has not registered during the registration period or has inputted incorrect information. Cash Rebate will not be awarded for transactions made with an ineligible credit card or for registration using an ineligible credit card.
29. The Cash Rebate of Offer 1 will be credited to the first registered Eligible Credit Card account on or before 31 May 2025 upon verification of the transaction details made with

an Eligible Credit Card, while the Cash Rebate will be posted in the May or June 2025 monthly statement of the cardholder (the “Period of Cash Rebate”).

30. The eligible customer must check the monthly statements, and the Company will not be responsible for notification. The customer must retain all original transaction sales slips for reference. In case of dispute, the Company reserves the right to request a customer to provide the original transaction sales slip(s) and/or further documentation or evidence for verification at any time during or after the promotion. All sales slip(s) and/or further documentation submitted to the Company will not be returned.
31. Only customers whose Eligible Credit Card accounts are valid and in good standing will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card User Agreement and Credit Card Agreement during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.

Terms and Conditions of Offer 2:

32. Selected products are available while stocks last. The product prices, visuals and information are for reference only. Product visuals and details may vary and are subject to the actual product being available at the time of purchase and the information provided by the vendors. All product information may be subject to change without prior notice. Please check with shop staff for details.

Terms and Conditions of Offer 3:

33. Offer 3 is only applicable to transactions made with an Eligible Credit Card.
34. Interest-free Purchase Instalment Programme applies only to selected items and card types, subject to a minimum transaction value of over HK\$2,000 (Applicable to 12-month instalment plan). To enjoy this programme, the cardholder is required to complete and sign an instalment plan direct debit authorisation form. Please ask the merchant’s staff for details.
35. For the details of the terms and conditions of the Interest-free Purchase Instalment Programme, please refer to the BOCHK website www.bochk.com/s/a/instalment_e.

Terms and Conditions of Offer 4:

36. The promotion period of Offer 4 is from 4 to 28 February 2025 (both dates inclusive).
37. Customer is entitled to enjoy the instant discount by purchasing the designated items with certain spending amount at the Online Shop, while settling the payment with an Eligible Credit Card and and successfully select the “BOC Credit Card x Selected Smartphone/ Notebook Extra Offer” option under Promotion Offer. The instant discount will be applied automatically and shown on the Order Summary on the payment. The spending requirements are as below:

Purchasing the designated items with certain spending amount	Instant Discount
HK\$5,000 – HK\$7,999.9	HK\$150
HK\$8,000 or above	HK\$350

There are total 2 phases during the Promotion Period, and the quota is on a first-come-

first-served basis and available while quota lasts. The starting date and time of each phase are as below:

- Phase 1 : Starting from 4 February 2025 at 11am
- Phase 2 : Starting from 14 February 2025 at 10am

38. Each user can use the instant discount HK\$150 or HK\$350 once during the Promotion Period.

Terms and Conditions Summary of “BOC Visa Credit Card Amazing Local Rewards”:

1. The promotion period of “**BOC Visa Credit Card Amazing Local Rewards**” is from now until 31 December 2025. **This Promotion is only applicable to BOC Visa Credit Cards and must successfully registered during the registration period.** Limited quotas and other Terms & Conditions apply, please refer to www.bochk.com/s/a/ms_v25e

BoC Pay SVF License Number SVFB072

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