

“Langham Place Shopping Privileges” Terms and Conditions

1. “Langham Place Shopping Rewards Privileges” (“Promotion”) is only applicable to the cardholders (“The Cardholders”) holding credit card(s) issued by Bank of Communications (Hong Kong) Limited in Hong Kong and other credit cards as designated by the Bank from time to time, both principal and supplementary cards inclusive (“Eligible Credit Card”), but it is not applicable to the Bank of Communications Pacific Internet card and gift card. Eligible Credit Card will be counted by credit card number.
2. The promotional period of the Promotion is from 1 September 2025 to 28 February 2026, both dates inclusive (“Promotional Period”).
3. In order to enjoy the privilege(s) under the Promotion, Cardholders of the credit cards issued by Bank of Communications (Hong Kong) Limited must conduct transactions with the Eligible Credit Card at Langham Place designated stores.
4. During the Promotional Period, Cardholders of the credit cards issued by Bank of Communications (Hong Kong) Limited are entitled to 5% spending rebate upon spending HKD300 (net amount) or above or the equivalent in other currencies in a single transaction with the Eligible Credit Card at the Merchant. The Eligible transactions of 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 HKD300 spending rebate per month and a maximum of HKD900 spending rebate per phase. The spending rebate under the Promotion will be credited to the principal card account by the following phases:

Phase	Transaction Date	Reward Date
Phase 1	From 1 September 2025 to 30 November 2025 (both dates inclusive)	On or before 31 January 2026
Phase 2	From 1 December 2025 to 28 February 2026 (both dates inclusive)	On or before 30 April 2026

The Bank reserves the final right to change the date of issuance of the spending rebate at any time without prior notices. All spending rebate will be calculated to the nearest integer (calculated by rounding off; credit rebate less than HKD1 will not be awarded). Spending 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.

5. 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.

6. "Eligible Transactions" refer to the retail purchases made with the Eligible Credit Card and/or via Apple Pay at the Merchant during the Promotional Period, but exclude the following transactions: local/overseas cash advance and related administrative and handling fee, top up amount of Octopus add value/automatic add value service, electronic wallet transactions including but not limited to UnionPay APP/UnionPay QR Code Payment Services, 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, eventually cancelled, returned, fraudulent or unposted transactions and any other types of transactions designated by the Bank and the Merchant from time to time. The Bank has no obligation to clarify whether a transaction is considered Eligible Transactions.
7. If the Cardholders cancel the Eligible Transactions made during the Promotional Period after the Promotional Period ends, request refund for the Eligible Transactions 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.
8. The Eligible Transactions 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.

Langham Place"LP CLUB Welcome Offer"Terms and Conditions

1. The promotional period of the LP CLUB Welcome Offer is from 1 September 2025 to 28 February 2025, both dates inclusive ("Promotional Period").
2. During the Promotional Period, cardholders who successfully register as an LP CLUB member by eligible credit card with the designated promotion code "BOCOM2025" will receive 2,000 LP CLUB points ("Welcome Offer"). This offer is subject to the relevant terms and conditions. For details, please visit the Langham Place website or inquire at the Langham Place Customer Service Centre.
3. LP CLUB membership is subject to the relevant terms and conditions. For details, please visit the Langham Place website or inquire at the Langham Place Customer Service Centre.
4. Each LP CLUB member is eligible to receive the Welcome Offer only once.

Langham Place"Selected Merchants Offer"Terms and Conditions

1. The promotional period of the Selected Merchants Offer is from 1 September 2025 to 28 February 2025, both dates inclusive ("Promotional Period").
2. Selected Merchants Offer is only applicable at designated participating merchants in Langham Place. For details of the Selected Merchants Offer, please visit the Langham Place website or inquire at the Langham Place Customer Service Centre.
3. To enjoy the offers, customers must present and make payment with an eligible credit card before shopping/ordering/ making reservations/settling the bill.
4. Selected Merchants Offer is subject to the individual terms and conditions of the participating merchants. For details, please inquire with the relevant participating merchants.
5. Offer and gifts are limited in quantity and available on a first-come, first-served basis while supplies last.
6. Cardholders understand and accept that all photographs, details, availability and descriptions of the products and the services are provided by the Merchant and are for reference only. The Bank and Langham Place have no responsibility whatsoever. The Bank and Langham Place are not providers of the products or services and assume no responsibility for the quality of any products or services. For inquiries regarding product quality or services, please contact the relevant participating merchants directly.

General Terms and Conditions

1. The Bank, Langham Place and the Merchant reserve the rights to amend any Terms and Conditions, change or terminate the offer(s) at any time without prior notices. The Bank, Langham Place and the Merchant accepts no liability for any changes or termination of the offer(s).
2. All offers cannot be transferred or exchanged for cash or other products or offers.
3. In case of disputes, the Bank and the Langham Place reserve the rights for final decision.
4. 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.
5. In case of any discrepancy between the Chinese and English 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/ 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)