

TERMS AND CONDITIONS FOR SPLENDORPLUS PRIVILEGES

CAMPAIGN PERIOD AND ELIGIBILITY

1. This Campaign will commence from 1st January 2026 to 31st December 2026 (both dates are inclusive) ["Campaign Period"].
2. Subject to Clause 3 below, this Campaign is open to all new and existing UnionPay Debit Card and Credit Card issued by Bank of China (Thai) Public Company Limited ("BOCT") ["Eligible Participant(s)"].
3. The following individuals shall not be eligible to participate in the Campaign:
 - a. Cardholders whose accounts with BOCT have been suspended, terminated, or closed during the Campaign Period;
 - b. Cardholders who are in breach of any agreement with BOCT;
 - c. Any person who are or become unsound mind, deceased, adjudicated bankrupt or under legal proceeding of any nature instituted against them.
4. There is no registration required to participate in the Campaign. Eligible Participant(s) must perform Eligible Transactions (as defined in Clause 5 herein) using the UnionPay Debit Card/Credit Card issued by BOCT in order to participate in the Campaign.
5. "Eligible Transactions" under this Campaign refer to any transaction(s) made via the UnionPay Debit Card/Credit Card during the Campaign Period details as following:
 - a. Transaction made in Mainland China through;
 - Point-of-Sale (POS) Terminal;
 - UnionPay QR (only available for Credit Card)
 - E-Commerce store (Merchants' website must be registered in China and going through UnionPay Network).
 - b. For avoidance of doubt, the following transactions are expressly **excluded** and shall not be treated as an Eligible Transaction(s):

- Transaction(s) made on BOCT Mastercard Credit Card;
 - Transaction(s) conducted through UnionPay SplendorPlus Card provisioned to third-party wallets such as Alipay and WeChat Pay;
 - Transaction(s) for payment made towards mail order and/or telephone order (MOTO);
 - Transaction(s) which are not posted, subsequently cancelled or refunded, disputed, unauthorized or fraudulent transactions;
 - Transaction(s) that are performed outside Mainland China, or non-China registered merchant platform, or through non-UnionPay acceptance.
6. Eligible Participants who have performed the Eligible Transactions during the Campaign Period shall be entitled to 1% Cashback (“Cashback”) on each transaction via UnionPay’s System (minimum spending RMB 1 yuan), capping RMB 588 per BOCT UnionPay Cards per month during the Promotion Period. For Credit Card, any purchase under the supplementary card will be calculated independently with that of the primary card to get Cashback pursuant to this Terms and Conditions. Total Cashback pool is capped at RMB 50,000 throughout the Campaign Period. Eligible Participant who meets the Eligible Transaction will be entitled for the Cashback on a first-come first-serve basis.
 7. Cash Back is not transferable and cannot be exchanged for cash.
 8. All transactions made by the Eligible Participant will automatically be tracked by BOCT and UnionPay for the purpose of selecting Eligible Transactions, and BOCT reserves the right to determine if the transactions made by the Eligible Participant fulfil the Eligible Transaction criteria. The transaction tracking time shall be Thailand time during the Campaign Period.
 9. The Eligible Participants to receive Cashback must maintain a valid

membership and active account status (not closed or dormant or terminated or stop) during the Campaign Period and reimbursement period in order to be eligible for the Cashback. If the Eligible Participant(s) close his/her BOCT account during the Campaign Period or reimbursement period for any reason whatsoever, his/her participation in the Campaign shall become null and void with immediate effect and shall not be entitled for the Cashback.

10. BOCT is not responsible for the quality of goods, services and any other unforeseen circumstances beyond BOCT's reasonable control and for any act or default by any third-party suppliers or vendors (if any). If you have any questions or issues regarding the goods or services, please contact the merchant directly.
11. If the BOCT is unable to proceed the Campaign as planned due to any reasons outside of the BOCT's control including but not limited to computer virus, hacking, unauthorized intervention, fraud, technical failure, pandemic, any government orders, BOCT reserves the right, at its sole discretion, to terminate, postpone, modify, or suspend this Campaign.
12. By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by the Term and Conditions governing the use of BOCT UnionPay Debit Card/Credit Card and electronic banking services , as well as consented to BOCT processing and disclosing his/her personal data in accordance with the BOCT Privacy Notice which can be found at www.bankofchina.com.th ("BOCT's Website") and the Eligible Participants understand that BOCT may modify or update the Privacy Notice from time to time and the participant shall visit BOCT's Website for the updated version
13. BOCT reserves the rights to change, earned, alter, modify or delete the Terms and Conditions herein, wholly or in part, at its absolute discretion, at any time or from time to time without prior notice.

14. BOCT reserves the right as its absolute discretion to cancel, withdraw, terminate, extend or suspend this Campaign due to any circumstances beyond BOCT's control, wholly or in part, at any time without prior notice. The Eligible Participants shall not be entitled to make any claims against BOCT for any and all losses or damages suffered or incurred by the participant(s) as a result of arising from such cancellation, withdrawal, termination, extension or suspension of the Campaign by BOCT.
15. If any matters arising from the Campaign are not covered under Terms and Conditions hereunder or otherwise, they shall be determined solely by BOCT at its absolute discretion.
16. BOCT shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, punitive, consequential, exemplary, or special damages or proceedings brought by any party including third parties) and howsoever arising or suffered by the participant(s) or whatsoever, resulting directly or indirectly from the Campaign, including but not limited to any postponement, cancellation, delay or changes to the Cashback details or any other unforeseen circumstances beyond BOCT's reasonable control and for any act or default by any third party suppliers or vendors (if any)
17. All decisions made by BOCT in respect of the Campaign shall be final, conclusive and binding on the Eligible Participant(s) shall be entertained.
18. Unless stated otherwise, if applicable, all transportation cost, internal charges, personal costs and/or any other costs, fees and/or any kind of expenses incurred by the participants in connection with this Campaign (whether for the purpose of joining, participating in or receiving any benefits or Cashback from the contest) are at the sole responsibility of the participant(s). BOCT, its affiliates or authorized agents shall accept no responsibility whatsoever for those costs / charges / fees / expenses
19. For feedback and/or complaint related to this Campaign, Eligible

Participants may contact UnionPay's Customer Service Center by calling 001 800 800 95516 or BOCT's Customer Service Center by calling 0 2679 5566 during business hours (Monday to Friday 8:30 AM-5:30 PM).