

BOC HKICPA Platinum Card

Hong Kong Institute of Certified Public Accountants and BOC Credit Card (International) Ltd proudly present to you the BOC HKICPA Platinum Card. Members, International Affiliates and registered students are eligible to apply. The credit card also shows your status with the Institute. You can own both the VISA Card (HKD) and the CUP Dual Currency Card (HKD & RMB) or either of them. No income proof is required for HKICPA members.



2X

Exciting Offer to BOC HKICPA Platinum Cardholders - Double Reward Gift Points for settlement of your HKICPA fees

You can earn double reward gift points for settling your HKICPA fees with your BOC HKICPA Platinum Card. Gift points can be accumulated to redeem mileage or cash coupon. The promotion is valid till **31 December 2015**.

Notes:

- The offer is applicable for settlement of all fees of Hong Kong Institute of Certified Public Accountants (the "HKICPA fees") where credit card payment is accepted, such as annual subscription fees, Qualification Programme fees, seminar and course fees, purchase of publications and CPA premiums, event enrolment fees, etc.
- Both main card and additional card holders of the BOC HKICPA Platinum Card are entitled to the offer.

Gift Point Reward Program

You can earn Gift Points¹ upon spending with your card (in the ratio of RMB1 / HK\$1 spending = 1 Gift Point), including retail spending, cash advance, cash before card service, autopay or Octopus AAVS. Gift points can be accumulated and combined with those points generated by other BOC credit cards². With the accumulated gift points, you can redeem cash coupons or mileage points of Asia Miles, Air China, China Eastern Airlines and China Southern Airlines through the BOC Credit Card Superior Travel Awards.



¹ The Gift Point Program is not applicable to those transactions in the merchant or service categories of "Balance Transfers", "Bank or Credit Card Service", "Credit Services", "Securities Brokers", "Inland Revenue Department" and under the bill type of "Policy Loan Repayment", and not applicable to those transactions made by CUP Dual Currency Credit Card in the Mainland in the categories of real estate, automobiles, airline tickets, petroleum & gasoline, wholesale, purchases at supermarkets, medical treatments at hospitals or tutorial fees. BOC Credit Card (International) Ltd (the "Company") reserves the right to change the above categories of transactions and merchants at any time without notice.

² Except BOC Henderson VISA Card and BOC Singapore Airlines VISA Card.

Perpetual Annual Fee Waiver

Instant Rewards

Simply spend with your card at designated merchants to enjoy **Instant Rewards**, by redeeming HK\$1 instant cash discount with every 200 Gift Points. Customers with a cardholding relationship of 21 or more years are eligible to convert Gift Points to instant cash discount at the rate of 150 Gift Points for HK\$1 instant cash discount. Moreover, Instant Rewards can also be used at over 3,200 designated merchant outlets, for a full list of these merchants, please visit www.boci.com.hk.



Waiver of "Total Relationship Balance" requirement

From now until 30 June 2015, BOC HKICPA Platinum Card cardholders can enjoy the waiver of "Total Relationship Balance" requirement for the first 6 months upon successful taking up of the following services via any branch of BOCHK:

- Wealth Management
- Enrich Banking
- i-Free Banking

For details, please refer to the Terms and Conditions of each of the above offers.

Exclusive BOC HKICPA CUP Platinum Card Privilege



Dual currency in one card for greater flexibility

BOC HKICPA Dual Currency Platinum Card consists of both Renminbi (RMB) and Hong Kong Dollar (HKD) credit card accounts. Transactions conducted in the Mainland will be settled in RMB while those transactions conducted in Hong Kong and overseas will be settled in HKD, enabling you to save currency conversion cost and enjoy greater convenience. The relevant transactions will be shown in the consolidated account statement.

Handling fee waiver for overseas spending

You can enjoy handling fee waiver for the Mainland and overseas spending for greater shopping fun.

The first cross-border online bill payment service

With BOC HKICPA Dual Currency Platinum Card, you can settle payment to designated Shenzhen merchants and services through Internet Banking. Moreover, you can set up autopay service for payments to merchants in Shenzhen, including payments of bills of electricity, gas, cable TV, broadband, telecom, mobile phone, etc. What's more, you can enjoy handling fee waiver³ and earn gift points on your spending. For details, please visit www.boci.com.hk.

³ Promotion period of handling fee waiver is until 31 December 2015.

Pre-set RMB credit limit service for greater security

You can pre-set the monthly credit limit of RMB account for both the main card and/or the additional card⁴.

⁴ Application form is available for download at www.boci.com.hk.

Convenient and flexible repayment

BOC HKICPA Dual Currency Platinum Card offers interest-free repayment period of up to 56 days and a host of convenient payment methods. Moreover, you can settle payment for your HKD or RMB account separately, which means that payment for your HKD account can be settled in HKD while payment for your RMB account can be settled in HKD or RMB.

Methods of payment (in HKD)

PPS / Jet Payment / Autopay / BOCHK Internet Banking / BOCHK Mobile Banking / ATMs, Cash Deposit Machines, Cheque Deposit Machines, branches of BOCHK, Nanyang Commercial Bank or Chiyu Banking Corporation Ltd. / cheque payment by mail.

Methods of payment (in RMB)

BOCHK Internet Banking / BOCHK Mobile Banking / Autopay / ATMs or branches of BOCHK, Nanyang Commercial Bank or Chiyu Banking Corporation Ltd.



Wide acceptance across the globe by over 10 million merchants

With international popularity, BOC HKICPA Dual Currency Platinum Card is widely accepted by over 10 million merchant outlets marked with  logo in over 142 countries and territories. Hospitals, gasoline filling stations and supermarkets are also included in the merchant list of the Mainland.

"SMS Alert" service to protect your card payment

Whenever a card transaction is being processed, our smart system will evaluate the transaction and send SMS notification to your mobile phone whenever deemed necessary.

Global cash withdrawal service

With BOC HKICPA Dual Currency Platinum Card, you can enjoy global cash withdrawal services at more than 1.6 million ATMs marked with  logo, (including ATMs of BOCHK, Nanyang Commercial Bank or Chiyu Banking Corporation Ltd located in Hong Kong) or  logo.⁵ Moreover, you can withdraw cash in RMB or HKD at the branches of the aforesaid banks for greater convenience. (You shall perform activation in advance through appropriate channels to enjoy ATM services outside Hong Kong for travel or business trip. Please visit www.boci.com.hk for details)

⁵ Global cash withdrawal service is subject to withdrawal restrictions imposed by the local banks of respective regions. RMB cash withdrawal services in Hong Kong are only available at the ATMs marked with "RMB available at this ATM" logo.

For details on cash advance service fees, please refer to the "BOC CUP Dual Currency Credit Card Fees Schedule".

Interest rates of BOC Credit Card for retail spending and cash advance are both 31.20% p.a. The annualized percentage rates ("APR") of retail spending and cash advance are 34.70% and 36.92% respectively. From 8 January 2015, the interest rates of BOC Credit Card for retail spending and cash advance are both 32% p.a. The APR of retail spending and cash advance are 35.70% and 37.96% respectively. The APR is calculated in accordance with the guidelines laid down in the Code of Banking Practice. If you pay less than the minimum payment on or before the relevant due date on two or more occasions over the preceding 12 consecutive monthly statements ("Triggering Event"), we will charge an overdue interest rate of 4% over the basic interest rate ("Overdue Interest Rate") applicable to the outstanding balance of your credit card account. The Overdue Interest Rate shall be applied during the period from the day following the date of the statement first issued after the occurrence of the Triggering Event until the date of the statement first issued after the cessation of the Triggering Event. All preferential interest rates applicable to your credit card account will be suspended until such time as the Overdue Interest Rate ceases to apply.

Please refer to BOC Credit Card (International) Limited Card / Dual Currency Card User Circular.

24-hour Promotion Hotline : 2108 3288
BOC Credit Card Website : www.boci.com.hk