

- **Perpetual Annual Fee Waiver**, and
- **New Main Cardholders of BOC Credit Card can enjoy one of the below welcome offers:**



\*HK\$10 Cash Rebate upon HK\$30 Mobile Spending

or

### "Interest-Free Cash Installment" Loan up to HK\$80,000

- Loan amount of up to HK\$80,000 or 80% of credit limit (whichever is lower)
- No spending requirement, up to 9-month repayment period
- Extra cash for greater financial flexibility

(Not applicable to online application)



## TERMS & CONDITIONS OF PROMOTIONAL OFFERS

### WELCOME OFFERS

1. The promotion period runs from now until 31 December 2020 ("Promotion Period"). Only applicant whose application is approved within the promotion period will be eligible for the welcome offer.
2. Successful BOC HKICPA Platinum Card applicants, who select "HK\$10 Cash Rebate upon HK\$30 Mobile Spending" as the welcome offer, are required to make transactions through mobile payment function (Including "Designated Mobile Payment Method#" transactions) (the "Eligible Transaction") within the first two months of card issuance and each Eligible Transaction with spending of HK\$30 or above in HKD/RMB account (if applicable) will be eligible for HK\$10 Cash Rebate. Each cardholder (count by card account) is entitled to a maximum of HK\$300 Cash Rebate for the welcome offer. Only Eligible Transactions posted to BOC HKICPA Platinum Card account within 7 days from the transaction date will be counted. HKD & RMB spending will be combined for transaction amount calculation for BOC HKICPA UnionPay Dual Currency Platinum Card and every RMB¥1 will be calculated as HK\$1. Eligible transactions include: retail purchases. Online bill payment, online bill payment installment, Octopus Automatic Add Value Service, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited ("the Company") at its sole discretion from time to time are all excluded.

#"Designated Mobile Payment Method" (refers to the contactless payment made with Applicable Card that has been provisioned on the designated mobile phone or device (payment made with contactless credit cards excluded) includes BoC Pay or UnionPay App, Apple Pay, Google Pay, Samsung Pay, Wechat Pay, Alipay HK (if applicable), please refer to the Company's website for details.

3. There is no spending requirement for the BOC HKICPA Platinum Card applicants, who select "Interest-Free Cash Installment" Loan (the "Loan") as the welcome offer. The maximum Loan amount cannot exceed HK\$80,000 or 80% of the available credit limit of the relevant card accounts (whichever is lower) whereas the minimum Loan amount is set at HK\$3,000. The Loan shall be repaid by 9 equal monthly installments. The Company has the right to make the final decision on the approved loan amount. Details of the Loan including, but not limited to, the approved amount, the loan tenor and the repayment period will be specified in a loan approval notification letter. Application for the Loan shall be subject to the "Terms and Conditions of Installment Program". Any amount debited to the account in connection with the Loan shall not be counted towards the award of "Gift Points" or the "Cash Rebate" program. If no payment or payment of less than the outstanding balance of the relevant account is received by the Company on or before the payment due date, fees and charges at a rate as set out in the Fees Schedule shall be charged. Please refer to the Card User Agreement, Terms and Conditions of Installment Program and the Fees Schedule for details.

4. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited/Visa International/MasterCard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
5. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
6. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
7. Should the main cardholders have successfully applied for additional cards at the same time, the accumulated spending of each additional card should reach HK\$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending") (online bill payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the Credit Card HKD account or HKD Credit Card account within the first two months of card issuance in order to enjoy "25,000 Gift Points" for main cardholders. Each main cardholder can enjoy a maximum of 225,000 Gift Points from additional cards. (Each main cardholder can apply for a maximum of 9 additional cards). Gift Point will be credited to main cardholders' accounts within 4 to 6 weeks after all Spending requirement (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition.
8. Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.
9. If the additional card applicant currently holds BOC Credit Card and/or BOC Dual Currency Credit Card (including Main Card and Additional Card, but Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or has cancelled any such card or once held any such card in the 12 months prior to the date of application, the main cardholder will not be entitled to the additional card welcome offer highlighted in Clause 7.
10. BOC HKICPA Platinum Card applicants who have selected "HK\$10 Cash Rebate upon HK\$30 Mobile Spending" as the welcome offer, the Cash Rebate will be credited to the main cardholders' account within 16-18 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.

Terms and Conditions apply.

**Promotion Period : From now until 31 December 2020**

11. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
12. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
13. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer of which the cost of "HK\$10 Cash Rebate upon HK\$30 Mobile Spending" is from HK\$10 to HK\$300 according to Eligible Transaction count and to the cardholder's account without prior notice.
14. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
15. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
16. No person other than the cardholder and the company will have any right 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. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion without prior notice.
18. In case of any dispute(s), the decision of the Company shall be final.
19. In case of any discrepancy(ies) between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.
4. Any fraudulent, unauthorized, cancelled, refunded transactions as well as unposted transactions will result in the forfeiture of eligibility for this promotion.
5. While the basic Gift Points will be credited to the card account in the normal manner, the extra Gift Points will only be posted to the card account in the billing cycle that follows the posting of the originating transaction.
6. Cardholders will only be entitled to the Gift Points when their card account is valid and in good standing and at the time when the award is being made. If a cardholder account has been cancelled or is found to be in violation of the Card User Agreement, or if a cardholder relinquishes the Gift Points at any particular time or at the time when the Gift Points are being awarded, the eligibility for this promotion will be forfeited.
7. All Gift Points are not transferable, refundable or convertible into cash or other prizes.
8. Where a cardholder has been awarded Gift Points and a reversal entry occurs thereafter on any of the related transaction(s), the cardholder is required to reimburse BOC Credit Card (International) Ltd ("the Company") with the equivalent monetary value for such awarded Reward Gift Points as may be determined by the Company. The Company will, without prior notice, charge the equivalent monetary value to the cardholder account in reversal of such awarded Gift Points.
9. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to produce the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
10. The Company will determine the eligibility of submitted transaction details by verifying the cardholder transaction records kept by the Company. The Company records shall be final and conclusive.
11. The Company reserves the right to change, suspend or terminate this promotion or amend the promotion terms and conditions at its sole discretion without prior notice. In case of any dispute(s), the decision of the Company shall be final.

**TERMS AND CONDITIONS FOR DOUBLE REWARD GIFT POINTS FOR SETTLEMENT OF HKICPA FEES ("PROMOTION")**

1. The promotion period runs from now to 31 December 2020 (both dates inclusive) ("promotion period").
2. Transaction for settlement of all fees of Hong Kong Institute of Certified Public Accountants (the "HKICPA fees") can enjoy the offer of Double Reward Gift Points ("eligible transaction"). An eligible transaction includes the payment of annual subscription fees, Qualification Programme fees, seminar and course fees, purchase of publications and CPA premiums, event enrolment fees, etc.
3. Both main cardholder and additional cardholder can entitle to Double Reward Gift Points. The offer applies only to eligible transactions within the promotion period (based on their authorization code date) and posted to an account on or before 15 January 2021.