

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. You can own both the VISA card (HKD) and the CUP Dual Currency card (HKD & RMB) or either of them. The credit card also shows your status with the Institute. 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. Each gift point is valid for 3 years and you can use the accumulated points to redeem mileage or cash coupon. The promotion runs from 15 November 2012 to 31 December 2013.

Notes:

1. 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.
2. Both main card and additional card holders of the BOC HKICPA Platinum Card are entitled to the offer.

BOC Credit Card Superior Travel Awards

Exclusive free membership of the "BOC Credit Card Superior Travel Awards". This means you can always redeem mileage points for Air China, China Southern Airlines, China Eastern Airlines and Asia Miles without any extra charge. Get free flights and/or class upgrade to make your dream trip come true.



Perpetual Annual Fee Waiver

Gift Point Program

Earn points and redeem fabulous gifts sooner than ever for every dollar you spend with your card, including purchases at retail outlets, cash advance, cash before card services, and for Octopus AAVS (Each time you spend, HK\$1/RMB¥1=1 Gift Point#).



The Gift Point rewards program (the 'program') does not apply to bill payments for payee merchants in the category of "Bank or Credit Card Service", "Credit Services", "Securities Broker", "Government Tax", "Balance Transfers"; neither will the program apply to mainland China transactions in the category of Real Estate, Motors, Airline Ticket, Petroleum & Gasoline, Whole Sale, Supermarket, Hospital or Tutorial fees and such other categories as BOC Credit Card (International) Ltd may at its sole discretion determine from time to time. The program offers are also subject to the BOC Credit Card Gift Redemption / Gift Purchase Terms & Conditions. For details, please refer to the "Gift Point Catalogue".

Banking Offers

From now until 31 December 2012, BOC HKICPA Platinum Card cardholders can enjoy **monthly service fee waiver for the first 6 months** upon new setup of the following services with BOCHK*:

- *Wealth Management Service* or
- *i-Free Integrated Account Service*

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

Exclusive BOC HKICPA CUP Platinum Card Privilege



Dual Currency to Save Currency Conversion Costs

A BOC HKICPA Dual Currency Credit Card consists of both a HKD and a RMB account. Transactions conducted in the Mainland are settled in RMB, while transactions conducted in Hong Kong and overseas are settled in HKD to save currency conversion costs and offer greater convenience.

Convenient Cross-border Payment Service

"Cross Border Online Bill Payment Service" for you to pay designated Shenzhen merchants through our Online Services. Moreover, with the BOC HKICPA Dual Currency Platinum Card, you can settle cross-border merchant bills in Shenzhen regularly by autopay through China UnionPay, including electricity, gas, cable tv, broadband, telecom, mobile phone bills, without having to make payment in person. In addition, you can also enjoy handling fee waiver and earn gift points on your card spending. For more details, please visit www.boci.com.hk.

Convenient and Flexible Repayment

A 56-day interest-free payment period gives you more control to manage your finances. You can settle your HKD or CNY account separately: HKD is accepted for a HKD account whereas a CNY account can be settled by either currency, HKD or CNY whichever you prefer.

Payment by HKD :

PPS/Jet Payment/Autopay/BOC Personal Online Banking/BOC Mobile Banking/Over-the-counter Payment/Cash-Deposit Machine/Cheque-Deposit Machine/the ATM Network of Bank of China (Hong Kong), Nanyang Commercial Bank or Chiyu Banking Corporation/Cheque payment by mail.

Payment by CNY :

BOC Personal Online Banking/BOC Mobile Banking/Autopay/Over-the-counter Payment or via the ATM Network of Bank of China (Hong Kong), Nanyang Commercial Bank or Chiyu Banking Corporation.


Card Accepted Across the Globe by Over 3.3 Million Merchants

BOC HKICPA Dual Currency Platinum Card is accepted across the globe by over 3.3 million merchants displaying the  signage in over 125 countries and territories. The Mainland merchants include hospital, gasoline station and supermarket.

Handling Fee Waiver for Overseas Spending


Cardholders can enjoy a handling fee waiver for spending at merchants displaying the  signage in the Mainland and overseas.

Global Cash Withdrawal Service

You can use a BOC HKICPA Dual Currency Platinum Card to withdraw cash via more than 1 million ATMs showing the  signage worldwide, including ATMs of Bank of China (Hong Kong), Nanyang Commercial Bank or Chiyu Banking Corporation throughout Hong Kong for cash withdrawal*. Moreover, you can use your card for cash advance, be it Hong Kong currency or RMB yuan, at any branch of the foregoing banks giving you truly a 24-Hour cash access convenience.

* Global Cash withdrawal may be subject to cash withdrawal restrictions applicable to specific local banking environments; in Hong Kong SAR withdrawal of RMB yuan is only available via ATMs specifically labeled "RMB available at this ATM".

Swipe Card Tips

You may be requested to key-in a password when making a transaction at those merchant locations displaying the  signage, which also accepts BOC HKICPA CUP Platinum Card. In such instances please tell the merchant that there is no need for a password and they will handle it as a normal credit card transaction.

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

Interest rates of BOC Credit Card for retail spending and cash advance are both 28% p.a.. The annualized percentage rates ("APR") of retail spending and cash advance are 31.86% and 33.78% respectively. From 17th December 2012, Interest rates of BOC Credit Card for retail spending and cash advance are both 30% p.a.. The APR of retail spending and cash advance are 34.49% and 36.74% 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 User Circular for Terms & Condition.

24-hour Promotion Hotline : 2108 3288

BOC Credit Card Website : www.boci.com.hk