

# BOC HKICPA PLATINUM Card Application Form

Perpetual Annual Fee Waiver

Signature of Main Card applicant (Please do not alter) \_\_\_\_\_ Date \_\_\_\_\_  
**X**

Please submit the completed application form with the supporting documents to BOC Credit Card(Int'l)Ltd., 3/F, Bank of China Centre, Olympian City, 11 Hoi Fai Road, West Kowloon.

Referral Branch / Dept. No. \_\_\_\_\_

Staff No. 00 \_\_\_\_\_

SC=390 RoadShow SC \_\_\_\_\_

CIN record checked:  No SP /  Yes with SP, please specify: \_\_\_\_\_  
 Please complete this form in English & in BLOCK letters and where necessary, put a "✓" in the appropriate box. BOC Credit Card (International) Ltd ("the Company") will on the basis of your supporting documents make the final decision either to decline or approve your application, including credit limit and related offer, without notice. HKICPA will not participate in the approval process. Please refer to the promotional leaflet for terms and conditions.

CRC52

## BOC HKICPA Platinum Card Type Selection

Extra HK\$100 Spending Credit

Applicant can apply both or either one card type. If you do not specify, BOC Credit Card (International) Limited (the "Company") will make a decision on your behalf.

- VISA Platinum Card (501) (PM=0930) Annual Income Required HK\$150,000
- CUP Platinum Card (504) (PM=0930)

If applicant successfully applied two cards, extra HK\$100 Spending Credit will be offered. Please refer to the terms and conditions for details.

CSET=M14

## Welcome Gift Selection (for main card applicants only)

Applicant must choose one welcome gift only. Please refer to the Welcome Gift Offer Terms and Conditions. If you (a) do not specify or (b) choose more than one welcome gift, the Company will make a decision on your behalf.

**Speaker with iPhone/iPod Docking\*** (WF)



OR

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



(Available to main card applicant only)\* (LC)

Please fill in details as required below if opt for "Interest-Free Cash Installment" Loan: (AACCCMO)

Name of Receiving Bank: \_\_\_\_\_

Account No.: \_\_\_\_\_

### Notices :

\* Card applicant has to accumulate retail spending/cash advance/Cash Before Card/posted amount of merchant installment program of up to HK\$2,000 or more in the VISA Credit Card / CUP Dual Currency Credit Card HKD account in the first two months of card issuance, to enjoy the welcome offer (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment for cash installment plan and such other transaction types as may be designated by the Company from time to time are excluded).

# The designated receiving bank account shall be a saving or current bank account with a bank in Hong Kong under the name of the Main Card applicant. Please provide a copy of the monthly statement or the front page of the passbook of bank account (copy must indicate clearly the name of the account holder and account number).

Personal Data			
Name in English (Name on ID Card) _____			
Chinese Name _____		Former Used Name/ Alias (if applicable) (Please provide proof(s)) _____	
Nationality _____		ID Card No. (Please attach copy) _____	
Marital Status <input type="checkbox"/> Single <sup>1</sup> <input type="checkbox"/> Married <sup>2</sup> <input type="checkbox"/> Divorced <sup>3</sup>		Age _____	
Date of Birth DD/ MM/ YY _____		Sex <input type="checkbox"/> M <input type="checkbox"/> F	
HK Residential Address (P.O. Box is not acceptable)			
Room/Flat _____		Floor _____	Block _____
Name of Building/Estate _____			
No. & Name of Street _____			
District _____ <input type="checkbox"/> HK <sup>1</sup> <input type="checkbox"/> KLN <sup>2</sup> <input type="checkbox"/> NT <sup>3</sup>			
<input type="checkbox"/> My permanent address is different from the above (please provide permanent address proof)			
Years of Residence _____		Year _____ Month _____	
Hong Kong Residential Tel. No. _____			
Mobile Phone/Pager No. _____			
E-mail Address (Optional) _____			
(To receive promotional materials from the Company by e-mail, please fill in this part)			
Accommodation			
<input type="checkbox"/> Private Property (Mortgaged) <sup>2</sup>		<input type="checkbox"/> Rented <sup>6</sup>	
<input type="checkbox"/> Home Ownership Scheme Housing (Mortgaged) <sup>3</sup>			
Monthly Installment / Rental: <input type="checkbox"/> Singly / <input type="checkbox"/> Jointly HKD _____			
<input type="checkbox"/> Self-owned (Not Mortgaged) <sup>1</sup>		<input type="checkbox"/> Public Housing / Tenants Purchase Scheme <sup>5</sup>	
<input type="checkbox"/> Relatives <sup>4</sup>		<input type="checkbox"/> Quarters / Others <sup>7</sup> _____	
Education			
<input type="checkbox"/> University or above <sup>01</sup>		<input type="checkbox"/> Post Secondary <sup>02</sup>	
<input type="checkbox"/> Primary <sup>04</sup>		<input type="checkbox"/> Secondary <sup>03</sup>	
<input type="checkbox"/> Others <sup>05</sup> _____			

Job Information		
<input type="checkbox"/> Employed by (non-contract) <input type="checkbox"/> Self-Employed <input type="checkbox"/> Contract (Date of Termination of contract _____)		
<input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Others _____		
Employer/Company Name in English _____		
Employer/Company Name in Chinese _____		
Employer/Company Address in English		
Room/Flat _____	Floor _____	Block _____
Name of Building _____		
No. & Name of Street _____		District _____
<input type="checkbox"/> HK <sup>1</sup> <input type="checkbox"/> KLN <sup>2</sup> <input type="checkbox"/> NT <sup>3</sup>		
Company Tel. No. _____	Ext. _____	Monthly Salary (HKD) (Must be provided) _____
Business Nature _____	Position _____	Years of Service _____
	Y	M

Other Instructions	
Please send statement to : <input type="checkbox"/> HK Residential <input type="checkbox"/> Company	
ATM Screen Language in : <input type="checkbox"/> Chinese <sup>1</sup> <input type="checkbox"/> English <sup>2</sup>	
The address selected above will be used as your correspondence address in the event your application is approved.	
Card Collection: Your new credit card will be mailed to your corresponding address provided in this form, or which has been registered in your BOC Credit Card account.	

Additional Card Applicant	
When applying for more than 1 Additional Card, please make copy of this form. Each one must be signed by the Main Card applicant and returned altogether.	
Additional Card applicant must be 16 years of age or older. If main card applicant is a student, no additional card will be offered. The Additional Card card type applied for must be the same as the Main Card.	
<input type="checkbox"/> VISA Platinum Card (501)(PM=0930) <input type="checkbox"/> CUP Platinum Card (504)(PM=0930)	
Chinese Name _____	Name in English _____
ID Card No. (Please attach copy) _____	Nationality _____
Formerly Used Name/ Alias (if applicable) (Please provide proof(s)) _____	
Company Name (Please fill in if applicable) _____	
Contact/Mobile Phone No. _____	Relationship with the Applicant _____
<input type="checkbox"/> If Additional Cards residential address is different from the Main Card, please provide Additional Card applicant's residential proof	
<input type="checkbox"/> If permanent address is different from the current residential address, please provide additional permanent address proof	

Perpetual Annual Fee Waiver for each Additional Card Applicant & 25,000 Gift Points for each Main Card Applicant (used to fulfill Spending requirement)

Additional Card Monthly Credit Limit	
<input type="checkbox"/> Out of my personal card "credit limit" as approved by the Company for my main card*, I wish to allocate HKD _____, subject to absolute discretion of the Company, as an upper credit limit for the aggregate amount of retail and cash advance spending for the above additional card(s) for each statement cycle (i.e. "Monthly Credit Limit")	
* If the main cardholder does not prescribe a Monthly Credit Limit for the additional cardholder(s), it means one "credit limit" will be shared jointly by the main and the additional cardholders. Credit limit will be rounded up to the nearest thousand and expressed in terms of thousands. If the approved additional card monthly credit limit is lower than the one proposed by the main card applicant, the lower limit will apply.	
Terms and Conditions for Monthly Credit Limit : 1.Without prejudice to any other terms and conditions regulating the use of credit limit assigned to a Card, the Cardholder (including the Main Cardholder and Additional Cardholder, if applicable) shall strictly observe the monthly credit limit pre-set for each statement period from time to time. The Cardholder shall not use the Card in excess of such monthly credit limit. Breach of this Clause shall not in any way reduce or discharge the liability of the Cardholder for payment of any Charge arising as a result of such breach. 2.The monthly credit limit will be reset on the first day of each statement period.	

Relationship With The Company	
Is the main card applicant and / or the additional card applicant a / a relative of any of the director / CEO / credit officer of the BOC Credit Card (International) Ltd ("the Company") or any of its subsidiaries or of the Bank of China (HK) Ltd or any of its subsidiaries and / or holding companies?	
<input type="checkbox"/> Yes (Please state his/her details below)	
Name of Director/Employee _____ Relationship _____	
Company Name _____	
<input type="checkbox"/> BOC Credit Card (International) Ltd/any of its subsidiaries and/or holding companies <input type="checkbox"/> Bank of China (HK) Ltd/any of its subsidiaries and/or holding companies	
Department _____ Position _____	
<input type="checkbox"/> No I hereby certify that I am not a relative of any of the director/employee of Bank of China (HK) Ltd. I undertake to advise Bank of China (HK) Ltd without delay if and when I become a relative of any director/employee of Bank of China (HK) Ltd after submission of this signed application form.	



## 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](http://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](http://www.boci.com.hk)

➤ **Perpetual Annual Fee Waiver**; and

➤ **Extra \$100 free spending credit**#

If you successfully apply for both the Visa and the CUP Platinum cards at the same time; and

➤ **One of the two superb welcome gifts\*:**



eBOX  
Model no.: OHM-1622

### Speaker with iPhone/iPod Docking

- Player & recharger for iPhone/iPod
- Video output
- Dual alarm wake up by radio/beep/iPhone ringing tone
- FM radio
- 3.5mm auxiliary input jack
- Remote control
- One year carry-in-warranty

or

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

- Up to HK\$80,000 or 80% of available credit limit (whichever is lower)
- No spending requirement, repayment by up to 9 monthly installments
- Enjoy financial flexibility with interest and handling fee waived

# Applicable to both existing and new BOC credit card customers subject to terms and conditions.

\* Applicable only to new BOC customers subject to terms and conditions.

**Promotion Period :**  
from now until 15 December 2012 (Photos above are for reference only)

## TERMS & CONDITIONS OF WELCOME OFFER

1. The promotion period runs from now until 15 December 2012. Only applicant whose application is approved within the promotion period will be eligible for the welcome offer. 2. There is no spending requirement for the BOC HKICPA Platinum Card applicant who selects "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. BOC Credit Card (International) Limited (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. 3. Successful BOC HKICPA Platinum Card applicant who selects "Speaker with iPhone/iPod Docking" as welcome offer, is required to accumulate retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending") of up to HK\$2,000 or more in the VISA Credit Card / CUP Dual Currency Credit Card HKD account in the first two months of card issuance to be eligible for the welcome offer (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment for cash installment plan and such other transaction types as may be designated by the Company from time to time are excluded). 4. Each main card applicant successfully apply for an additional card simultaneously within the promotion period, and each additional card applicant who has accumulated Spending of up to HK\$2,000 in the VISA Credit Card / CUP Dual Currency Credit Card HKD account within the first two months of card issuance, can enjoy "25,000 Gift Points"(online Bill Payment, Octopus Automatic Add Value Service, unposted repayment for cash installment plan and such other transaction types as may be designated by the Company from time to time are excluded). Maximum 9 additional cards can be applied for by each main card applicant (Each main card applicant can enjoy maximum 225,000 Gift Points). 5. Applicants who are existing main cardholders of BOC Credit Card and/or BOC CUP Dual Currency Credit Card (Additional Card, Business Card, Corporate Card, Purchasing Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau SAR, Private Label Card and BOC Express Cash Revolving Credit are all excluded), or have cancelled the above card or were once holders of the above card on or after 1 January 2012 will not be eligible for the welcome offer for main cardholder upon approval of application. 6. If the additional card applicant is currently holding a BOC Credit Card and/or BOC CUP Dual Currency Credit Card (either in the capacity as a main or additional cardholder), or has heretofore cancelled any such card or once held any such card on or after 1 January 2012, the main cardholder will not be eligible for the additional card welcome offer upon approval of the additional card application. 7. The redemption letter or 25,000 Gift Points will be sent to the main cardholder or credited to the main cardholder's accounts within 4 to 6 weeks after all spending requirements (if applicable) are

fulfilled. The status of the credit card account must be normal, valid and in good credit condition. 8. The selected gift once confirmed can neither be altered nor exchanged for cash or other gifts. 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. 9. All gifts are available while stocks last. The Company reserves the right to offer an alternative gift of equivalent or approximate value in case of shortage. 10. If a cardholder has made multiple redemptions or the relevant transaction for fulfillment of the spending requirement has been cancelled for whatever reason, the Company reserves the right to debit the cost of the welcome offer (The cost of "Speaker with iPhone/iPod Docking" is HK\$598) and a handling fee of maximum HK\$300 against the cardholder's account without prior notice. 11. If a new cardholder cancels the main credit card account within 12 months after card issuance, the Company will debit an administration fee HK\$800 which is equivalent to the annual fee of the relevant credit card against his/her credit card account without prior notice. 12. Should two or more BOC Credit Cards and/or BOC CUP Dual Currency Credit Cards be approved and issued to the same cardholder within the promotion period, the cardholder will be entitled to one gift only and the gift will be that for the highest tier of credit card approved and issued (the credit card tier in descending order is Visa Infinite Card, Platinum Card, Titanium Card, Gold Card and Classic Card). If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered. 13. The Company accepts no liability for the quality of or any other matters relating to the gifts. The vendors are solely responsible for all the obligations and liabilities relating to the gifts. 14. The Company reserves the right to change, suspend or terminate the welcome offers or amend their terms and conditions at its sole discretion without prior notice. 15. All matters and disputes are subject to the final decision of the Company.

**TERMS AND CONDITIONS FOR DOUBLE REWARD  
GIFT POINTS FOR SETTLEMENT OF HKICPA FEE**

1. The promotion period runs from 15 November 2012 to 31 December, 2013 (the 'promotion period') (both dates inclusive).  
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. 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, 2014.  
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 throughout the promotion period 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 within the duration of the promotion 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.

**TERMS AND CONDITIONS OF BANKING OFFERS**

1. This offer is only applicable to BOC HKICPA Platinum Card cardholders, including BOC HKICPA Platinum Additional Card cardholders ("Eligible Customers") who (i) successfully take up *Wealth Management* Service (the required initial Wealth Balance is HK\$500,000) or *i-Free* Integrated Account Service via any branch of Bank of China (Hong Kong) Limited ("the Bank") during 1 July 2012 to 31 December 2012 (both dates inclusive); and (ii) have not held any *Wealth Management* Service or *i-Free* Integrated Account Service in 6 months preceding the account opening date.  
2. Eligible Customers must present their valid BOC HKICPA Platinum Cards when taking up *Wealth Management* Service or *i-Free* Integrated Account Service.  
3. Eligible Customers will automatically enjoy monthly service fee waiver for the first 6 months after successfully taking up *Wealth Management* Service or *i-Free* Integrated Account Service. Starting from the beginning of the seventh month after the account opening, relevant monthly service fee of *Wealth Management* Service or *i-Free* Integrated Account Service will be levied if the "Monthly Average Wealth Balance" falls below the amount designated by the Bank. The relevant fee will be subject to the service charge quoted by the Bank from time to time. For details, please contact the Bank's staff.  
4. For the calculation of the "Monthly Average Wealth Balance" for *Wealth Management* Service or *i-Free* Integrated Account Service, please contact the Bank's staff.  
5. This offer is not applicable to the Bank's staff.  
6. The offer cannot be used in conjunction with other promotional offers which are not listed in this promotional material.  
7. *Wealth Management* Service and *i-Free* Integrated Account Service are subject to the relevant terms and conditions. For details, please contact the Bank's staff.  
8. The Bank reserves the right to amend, suspend and terminate the above services and promotional offers and to amend the relevant terms and conditions at its discretion without prior notice to customers.  
9. In case of any disputes, the Bank's decision shall be final.  
10. Should there be any discrepancy(ies) between the Chinese and English versions of Monthly Service Fee Waiver and its Terms and Conditions, the Chinese version shall prevail.

**TERMS AND CONDITIONS OF  
EXTRA HK\$100 FREE SPENDING CREDIT**

1. The promotion period runs from now until 15 December 2012 and is apply for main cardholder only.  
2. Applicants who apply both HKICPA VISA and CUP Dual Currency Platinum Cards on the same day, and with both applications approved within the promotion period will be eligible for HK\$100 Free Spending Credit.  
3. There is no spending requirement for the HK\$100 Free Spending Credit offer.  
4. The HK\$100 Free Spending Credit will be credited to the cardholder's HKICPA CUP Dual Currency Platinum Card Hong Kong Currency account within 4 to 6 weeks after the approval of HKICPA CUP Dual Currency Platinum Card. The status of both credit card accounts must be normal, valid and in good credit condition.  
5. Each cardholder will be entitled to one HK\$100 Free Spending Credit within the promotion period.  
6. The Company reserves the right to change, suspend or terminate the HK\$100 Free Spending Credit offer or amend the terms and conditions at its sole discretion without prior notice.  
7. All matters and disputes are subject to the final decision of the Company.

## TERMS & CONDITIONS OF INSTALLMENT PROGRAMS

These Terms and Conditions shall be applicable to Installment Programs approved on or after 5th October 2009. 1. Installment Programs - Subject to these terms and conditions, which are supplemental to the User Agreement ("Agreement") governing the card account and shall form part of the Agreement, any person ("Applicant") being the Cardholder of the card account may apply for the following programs offered by the Company: (a) Credit Card Cash Installment Loan ("Cash Installment Program"); or (b) Statement Installment ("Statement Installment Program") (the Cash Installment Program and the Statement Installment Program are collectively referred to as the "Installment Programs") unless such card account has been excluded from the Installment Programs by the Company from time to time. In the event of inconsistency between the Agreement and these terms and conditions, these terms and conditions shall prevail to the extent of any such inconsistency. Capitalized terms used herein shall have the meanings ascribed to them in the Agreement. 2. Application - 2.1 The Company may in its absolute discretion approve or reject any application for the Installment Programs without giving any reason. 2.2 For the Statement Installment Program, the Applicant is advised to make enquiry with the Company prior to effecting any transaction which is intended to be repaid by installments in accordance with the Statement Installment Program. 2.3 The Company will by written notice inform the Applicant whether the application of any of the Installment Programs is approved or rejected and in no event shall the Company be responsible for any loss or liability which the Applicant may suffer or incur as a result of any such application being rejected. An application, once approved, shall not be cancelled or amended by the Applicant and the Applicant shall be bound to accept the terms set out in the relevant written confirmation. 2.4 (a) For the Cash Installment Program, the cash installment loan amount ("Cash Installment Amount") shall be for a minimum amount from time to time specify in the relevant application form or promotional materials subject to a maximum amount from time to time specified by the Company by reference to the available credit limit in the Account. The Company may in its absolute discretion determine the exact Cash Installment Amount and the Applicant hereby irrevocably agrees to borrow the Cash Installment Amount notwithstanding that the Cash Installment Amount approved by the Company is lower than that applied for. (b) For the Statement Installment Program, the aggregate statement installment amount ("Statement Installment Amount") shall be for a minimum amount from time to time specify in the relevant application form or promotional materials, subject to a maximum amount from time to time specified by the Company by reference to the available credit limit in the Account. 3. Approval - After approval of the following application: (a) For the Cash Installment Program, the Company will within reasonable time advance the Cash Installment Amount to the Applicant in such manner as accepted by the Company. The Applicant shall be responsible for all charges and fees associated with advancement of the Cash Installment Amount and any such charge and fee shall be debited to the Account at the time of advancement of the Cash Installment Amount. (b) For the Statement Installment Program, the Applicant shall on the subsequent Due Date pay the relevant amount after deducting the Statement Installment Amount. 4. Upfront Administration Fee and Monthly Handling Fee. 4.1 Upfront Administration Fee (if any) in relation to the Installment Programs ("Upfront Administration Fee") will be charged at such rate and in such manner as the Company may

notify to the Applicant or as specified in the application form, which shall be confirmed in the relevant written confirmation. 4.2 Monthly Handling Fee (if any) in relation to the Installment Programs ("Monthly Handling Fee") will be charged at such rate and in such manner as the Company may notify to the Applicant or as specified in the application form, which shall be confirmed in the relevant written confirmation. 5. Repayment - 5.1 The Cash Installment Amount or the Statement Installment Amount and Monthly Handling Fee (if any) shall be repaid by equal monthly installments (the "Monthly Installments" and each a "Monthly Installment") as applied by the Applicant and approved by the Company, which shall be confirmed in the relevant written confirmation and such amount shall be rounded up to the nearest cent. 5.2 The Company is hereby authorized to apportion the Monthly Installments between the Cash Installment Amount or the Statement Installment Amount and Monthly Handling Fee (if any) as it shall deem appropriate. If the Applicant repays prematurely, it may not necessarily reduce the amount of Monthly Handling Fee the Applicant would have paid. 5.3 The first Monthly Installment and Upfront Administration Fee (if any) shall be debited to the Account on the next working day of, where appropriate, the advancement date of the Cash Installment Amount or the date when the Statement Installment Program has been approved. Each subsequent Monthly Installment shall be debited on the corresponding date of the subsequent calendar month provided that if there is not such a day in any subsequent calendar month, the relevant Monthly Installment shall be debited on the last day of that calendar month; or if such day is not a working day of the Company, the same shall be debited on the preceding working day; or the relevant Monthly Installment cannot be debited to the Account for reasons beyond the control of the Company, the same shall be debited to the Account in accordance with the usual practice of the Company. 6. Credit limit - Where appropriate, upon: (a) the advancement of the Cash Installment Amount; or (b) after the approval of the Statement Installment Program, the available credit limit in the Account shall be reduced (if not yet reduced) by the Cash Installment Amount or the Statement Installment Amount and shall be increased when the Monthly Installment has been repaid to the Account. 7. Early repayment and refund - 7.1 The Applicant may by written notice apply for early repayment of the Installment Programs in full but not in part. Upon approval of such application, the Company shall debit all outstanding Monthly Installments, the Upfront Administration Fee (if any) (if not yet debited), together with an early repayment administration fee from time to time determine and communicate to the Applicant ("Early Repayment Administration Fee") to the Account. 7.2 For the Statement Installment Program, if there is a refund of goods and/or services, upon receipt of the relevant refunds from the relevant merchant, the same will be credited to the Account. The amount so credited to the Account shall be applied towards settlement of the debit balance therein in accordance with the relevant provisions in the Agreement. The Applicant acknowledges that the Company shall not be responsible for verifying with the relevant merchant in respect of any amount so refunded. 8. Termination of the Installment Programs - Notwithstanding anything herein to the contrary, in the event there is any default in the Account, or the Account is terminated or suspended for whatever reason or the Company reasonably considers it necessary to protect its interest, the Company shall be entitled to debit all of the outstanding Monthly Installments and the Upfront Administration Fee (if any), together with the Early Repayment Administration Fee and any charges to the Account at any time without prior notice

to the Applicant. 9. Authorization - The Applicant hereby irrevocably authorizes the Company to debit all Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) to the Account and for this purpose, the Applicant shall reserve sufficient credit limit in the Account. The Company shall be entitled to debit any amount to the Account in excess of its then available credit limit and the Applicant shall be liable for such excess and shall pay the Overlimit Handling Fee in accordance with the Fees Schedule where appropriate. 10. Interest, Fees and Charges - If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Agreement. All Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) shall be debited to the Account, for the Cash Installment Program as cash advance transaction made by the Applicant, and for the Statement Installment Program as retail spending transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to cash advance or retail spending transactions (where appropriate) shall apply. Interest, finance charges or other fees may be chargeable in respect of the Installment Programs and the annualized percentage rate thereof computed in accordance with the directions given by the Hong Kong Monetary Authority will be shown in the relevant promotional materials and/or the application form. 11. Miscellaneous - 11.1 The Applicant warrants to the Company that all information provided to the Company in respect of the application of any of the Installment Programs are true and accurate and undertakes to notify the Company of any change to those information and/or documents. 11.2 The Company has absolute discretion to determine any matter in connection with the Installment Programs and any such determination shall be final and binding on the Applicant (save and except manifest error). 11.3 The Applicant hereby authorizes the Company to accept and retain for its own benefit from all relevant parties in relation to the Installment Programs any commission, rebate, benefit and/or other advantage arising out of or in connection with the Installment Programs. 11.4 The Applicant hereby authorizes the Company to release, use or exchange any information about the Applicant to all relevant parties in relation to the Installment Programs. 11.5 The Company may by 30 days' prior written notice to the Applicant alter these terms and conditions. 11.6 If there is any conflict or inconsistency between the Chinese and the English version of these terms and conditions, the latter shall prevail.

## IMPORTANT TERMS & CONDITIONS OF BOC CREDIT CARD

1. Approval of this credit card application and the issue of the credit card ("Card") and/or the virtual card ("Virtual Card") to you are subject to our satisfactory verification of the data stated in your application form and the documents supplied by you in support thereof and our credit policy from time to time in force. We reserve the right to refuse your application without assigning any reason therefor. 2. A 'Virtual Card' will be issued only in the form of 'a credit card account number' and without any physical card. 3. You agree to be bound by the terms and conditions of the BOC Credit Card (International) Limited Credit Card User Agreement and/or the BOC Credit Card (International) Limited Virtual Card User Agreement (the "User Agreements"). Copies of these User Agreements are available at our principal place of business or on our web site at [www.boci.com.hk](http://www.boci.com.hk). 4. Immediately upon receipt of the Card and/or being notified of the issue of the Virtual Card, you have the responsibility to sign the Card on the space provided, and if so required by us activate the Card and/or the Virtual Card according to our instructions. Your signature on the Card, or use or activation of the Card and/or the Virtual Card shall constitute conclusive evidence of your agreement to be bound by the terms and conditions of the User Agreements. 5. All applicable fees, charges and interest payable in respect of the issue and use of the Card and/or the Virtual Card are set out in the Fees Schedule referred to in the User Agreements. A copy of the Fees Schedule is available at our principal place of business or on our web site at [www.boci.com.hk](http://www.boci.com.hk). 6. You will receive from us a statement of account ("Statement") on a monthly or other periodic basis showing (among other things) the current balance of your account, the minimum payment due from you to us and the payment due date, except where there is no New Transaction since the last statement. You agree to verify the transaction details of the Statement and notify us in writing of any error within 60 days from the date of the Statement. Otherwise, we shall be entitled to treat all transactions shown on the Statement as correct and conclusive. 7. You acknowledge and agree that if you shall make no payment or payment of less than the current balance on or before the due date, interest shall be charged on (i) the unpaid balance from the date of the Statement, and (ii) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the Statement, or at any time before that last transaction which has not been debited to your account and shown in the Statement) from the date of that new transaction, and if you shall make no payment or payment of less than the minimum payment on or before the due date, then a late charge shall be charged in addition to the interest payable on the unpaid balance and the amounts of all new transactions. Where additional card(s) is/are issued, we may treat any or all fees, charges and/or interests arising out of the use of any additional card as though the same were incurred by the main cardholder to all intents and purposes. 8. Payment made by you shall be applied towards repayment of the balance of your account in such order as we may in our absolute discretion determine from time to time. Where additional card(s) is/are issued to you, payment made by a main cardholder shall be applied towards repayment of the respective sums of moneys due from the main cardholder and from the additional cardholder(s) in such order and priority as we may in our absolute discretion determine from time to time. Although an additional cardholder is only liable for transactions effected through his/her own additional card, such additional cardholder may (at his/her option) settle the amounts due from the main cardholder and/or other

additional cardholders. Any payment made by an additional cardholder in excess of the amounts then due from him/her to us shall be irrevocably deemed to be voluntary payment to settle (in whole or in part) the amounts due from the main cardholder and/or other additional cardholders, in such order and priority as we may from time to time determine. 9. You acknowledge that the Card and/or the Virtual Card are our properties. You agree to take all necessary measures to keep the Card and/or the Virtual Card safely under your personal control and the personal identification number ("PIN") secret and use the Card and/or the Virtual Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by us to prevent fraud. 10. It is your responsibility to report as soon as reasonably practicable to us and to the police of any loss, theft, unauthorized use of the Card, the Virtual Card and/or PIN and/or suspected unauthorized use of the Card and/or the Virtual Card or any counterfeit card. 11. Notwithstanding anything contained in the User Agreements regarding credit period granted to you by us, you shall repay all sums due to us immediately upon our demand. 12. You agree to examine your Statement carefully and report any unauthorized transactions in the Statement within 60 days from the date of the Statement. 13. Provided that you have acted in good faith and with due care (including taking all necessary precautions to safeguard the Card and/or the Virtual Card and to report loss, theft and/or unauthorized or suspected unauthorized use of the Card and/or the Virtual Card as soon as practicable) in handling the Card and/or the Virtual Card, your liability for loss, theft and/or unauthorized use of the Card and/or the Virtual Card shall not exceed the maximum from time to time prescribed by the applicable law or regulatory directive. 14. You shall be fully liable for all loss and damage arising out of or in connection with the loss, theft and/or unauthorized use of the Card and/or the Virtual Card if you have acted fraudulently or with gross negligence, or have failed to take all necessary precautions to prevent such loss, theft and/or unauthorized use of the Card and/or the Virtual Card, or if the unauthorized use of the Card and/or the Virtual Card involves the use of your PIN with or without your knowledge and shall indemnify us against all losses, damages, liabilities and all reasonable costs and expenses incurred as a result thereof. 15. Where additional card(s) is/are issued to you, a main cardholder shall (jointly and severally with the additional cardholders) be liable to us for any and all transactions effected and/or liabilities incurred by the additional cardholders and/or through the use of the additional cards whereas an additional cardholder shall be liable only for the transactions effected and the liabilities incurred by such additional cardholder through the use of the additional card. 16. You irrevocably authorize us at any time and from time to time to combine and set off all or any of your accounts with us without prior notice. 17. You irrevocably authorize and instruct each of the Bank of China (Hong Kong) Limited, Nanyang Commercial Bank Limited and Chiyu Banking Corporation Limited with which you may have account to debit and pay to us the credit balance thereof (whether held singly or jointly with other, and whether or not such amount is matured or due and payable) for the satisfaction of your liability to us without prior notice upon our request. 18. You acknowledge that in the event of your default in repayment of any amount from time to time due to us, we are entitled to appoint debt collection agencies and/or institute legal proceedings at any time without prior notice against you to enforce repayment. You agree to indemnify us against all costs and expenses reasonably incurred in connection with the appointment of debt collection agencies provided that the total

collection costs recoverable against you shall in normal circumstances not exceed 30% of the aggregate outstanding balance of your account, and against all legal costs and expenses reasonably incurred by us in enforcing payment via legal process. 19. We may (in our discretion) from time to time change any of the terms and conditions of the User Agreements and/or the Fees Schedule provided that we shall give you not less than 60 days' notice before any change of the terms and conditions affecting fees and charges and your liabilities or obligations takes effect, unless such changes are beyond our control. You may terminate the Card in accordance with the User Agreements if you do not accept our proposed change. 20. Where the Card is used through ATM, point of sale terminals or other devices, the use of any services through such shall be subject to the terms and conditions (including without limitation the "Conditions for Services" and "General Information") which may govern any other services provided through the Card. 21. We may at any time without notice and without giving any reason suspend, cancel or terminate the Card and/or the Virtual Card and/or any services thereby offered and/or disapprove any transaction proposed to be effected by the Card and/or the Virtual Card. Upon cancellation or termination, you must unconditionally and immediately cease using the Card and/or the Virtual Card for any purpose. 22. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail. In the event of any inconsistency between the terms and conditions stated herein and the User Agreements, the User Agreements shall prevail.



**IMPORTANT TERMS AND CONDITIONS OF  
BOC CUP DUAL CURRENCY CREDIT CARD**

The important terms and conditions of the BOC Credit Card (International) Limited Dual Currency Card User Agreement ("User Agreement") are summarized below for your reference and you should read the User Agreement (available at our principal place of business or on our website at [www.boci.com.hk](http://www.boci.com.hk)) which shall be binding on you. Unless otherwise specified, capitalized terms listed in this document shall have the same meaning as those defined in the User Agreement.

1. Approval of this dual currency card application and the issue of the dual currency card ("Card") to you are subject to our satisfactory verification of the data stated in your application form and the documents supplied by you in support thereof and our credit policy from time to time in force. We reserve the right to refuse your application without assigning any reason therefore. When a Card is issued, we will set up and maintain the Account in respect of the Card to which the Charges will be debited and/or credited.

2. Immediately upon receipt of the Card, you have the responsibility to sign the Card on the space provided, and if so required by us activate the Card according to our instructions. Your signature on the Card, or use or activation of the Card shall constitute conclusive evidence of your agreement to be bound by the terms and conditions of the User Agreement.

3. Use of the Card is restricted exclusively for bona fide purchase of goods and/or services and/or cash advances only and you shall not use the Card for any other purpose, in particular for any illegal purpose including without limitation payment for any illegal transaction. You shall also observe all laws and regulations from time to time in operation in Mainland China in relation to any transaction conducted with the Card in Mainland China.

4. You shall not transfer the Card to any person or allow any person to use the Card or pledge the Card as security for whatever purpose.

5. The Card is denominated in both HKD and CNY and is valid for your use in Mainland China, Hong Kong and such other places from time to time designated by us in merchant establishments or financial institutions which are using and connected to CUP's POS system and/or cash advances effected at the ATM or bank counter.

6. Currencies settled in respect of all Charges incurred in all card transactions effected by the use of the Card in HKD will be posted to the HKD Account. [Currencies settled in respect of all] Charges incurred in all card transactions effected by the use of the Card in currencies other than HKD or CNY shall be posted into the HKD Account after conversion into HKD at the prevailing rate of exchange determined by reference to the rate of exchange adopted by CUP on the date of conversion plus a handling fee (if applicable) charged by us as set out in the Fees Schedule.

7. Subject to Clause 8, Charges incurred in all card transactions effected by the use of the Card in CNY will be posted to the CNY Account.

8. Charges incurred in certain card transactions effected by the use of the Card in CNY may be posted to the HKD Account due to the settlement arrangement if the card transactions are processed by the merchant establishments or financial institutions in HKD, including but not limited to Charges incurred through cash advances in CNY effected at the JETCO ATM.

9. All applicable fees, charges and interest payable in respect of the issue and use of the Card are set out in the Fees Schedule referred to in the User Agreement. A copy of the Fees Schedule is available at our principal place of business or on our web site at [www.boci.com.hk](http://www.boci.com.hk).

10. You shall strictly observe the credit limit, the cash advance limit and the daily

cash advance limit imposed by us from time to time and shall not use the Card in excess of such limits. Breach of the foregoing shall not in any way reduce or discharge your liability for payment of any sums arising as a result of such breach. You shall forthwith upon demand pay to us any amount in excess of such limits.

11. You will receive from us a statement of account ("Statement") (for both HKD Account and CNY Account) on a monthly or other periodic basis showing (among other things) the current balance of your account, the minimum payment due from you to us and the payment due date, except where there is no New Transaction since the last statement. You agree to verify the transaction details of the Statement carefully and notify us in writing of any error or unauthorized transaction within 60 days from the date of the Statement. Otherwise, we shall be entitled to treat all transactions shown on the Statement as correct and conclusive.

12. You should settle outstanding balance in HKD Account and CNY Account separately. All payment made to us pursuant to the User Agreement to settle the HKD Account shall be made in HKD subject to our discretion to accept payment in other currencies. If any payment is made in currencies other than HKD, such payment shall be credited into the HKD Account after conversion into HKD at a rate of exchange determined by us in which case we shall be entitled to charge a conversion fee as set out in the Fees Schedule. Any excess payment in settlement of HKD Account shall not be used to settle outstanding payments in CNY Account.

13. All payment made to us pursuant to the User Agreement to settle the CNY Account shall be made in CNY or HKD subject to our discretion to accept payment in other currencies. If any payment is made in currencies other than CNY, such payment shall be credited into the CNY Account after conversion into CNY at a rate of exchange determined by us in which case we shall be entitled to charge a conversion fee as set out in the Fees Schedule. Any excess payment in settlement of CNY Account shall not be used to settle outstanding payments in HKD Account.

14. You acknowledge and agree that if you shall make no payment or payment of less than the current balance on or before the due date, interest shall be charged on (i) the unpaid balance from the date of the Statement, and (ii) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the Statement, or at any time before that last transaction which has not been debited to your account and shown in the Statement) from the date of that new transaction, and if you shall make no payment or payment of less than the minimum payment on or before the due date, then a late charge shall be charged in addition to the interest payable on the unpaid balance and the amounts of all new transactions. Where additional card(s) is/are issued, we may treat any or all fees, charges and/or interests arising out of the use of any additional card as though the same were incurred by the main cardholder to all intents and purposes.

15. Payment made by you shall be applied towards repayment of the balance of your account in such order as we may in our absolute discretion determine from time to time. Where additional card(s) is/are issued to you, payment made by a main cardholder shall be applied towards repayment of the respective sums of moneys due from the main cardholder and from the additional cardholder(s) in such order and priority as we may in our absolute discretion determine from time to time. Although an additional cardholder is only liable for transactions effected through his/her own additional card, such additional cardholder may (at his/her option) settle the amounts due from the main cardholder and/or other additional cardholders. Any payment made by an additional cardholder in excess of the amounts

then due from him/her to us shall be irrevocably deemed to be voluntary payment to settle (in whole or in part) the amounts due from the main cardholder and/or other additional cardholders, in such order and priority as we may from time to time determine. 16. You acknowledge that the Card is our property. You agree to take all necessary measures to keep the Card safely under your personal control and the personal identification number ("PIN") secret and use the Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by us to prevent fraud. 17. It is your responsibility to report as soon as reasonably practicable to us and to the police of any loss, theft, unauthorized use of the Card and/or PIN and/or suspected unauthorized use of the Card or any counterfeit card. 18. Notwithstanding anything contained in the User Agreement regarding credit period granted to you by us, you shall repay all sums due to us immediately upon our demand. 19. Provided that you have acted in good faith and with due care (including taking all necessary precautions to safeguard the Card and to report loss, theft and/or unauthorized or suspected unauthorized use of the Card as soon as practicable) in handling the Card, your liability for loss, theft and/or unauthorized use of the Card (other than cash advances effected by the use of the PIN) shall not exceed the maximum amount as notified by the Company to the Cardholders from time to time (subject to applicable laws and regulations). 20. You shall be fully liable for all loss and damage arising out of or in connection with the loss, theft and/or unauthorized use of the Card/PIN if you have acted fraudulently or with gross negligence, or have failed to take all necessary precautions to prevent such loss, theft and/or unauthorized use of the Card/PIN or if you fail to report such loss, theft and/or unauthorized use of the Card/PIN to us as soon as reasonably practicable (in which case you shall be liable for all such loss and damage before we receive your report of such loss theft and/or unauthorized use of the Card/PIN) or if the unauthorized use of the Card involves the use of your PIN with or without your knowledge and shall indemnify us against all losses, damages, liabilities and all reasonable costs and expenses incurred as a result thereof. 21. Where additional card(s) is/are issued to you, a main cardholder shall (jointly and severally with the additional cardholders) be liable to us for any and all transactions effected and/or liabilities incurred by the additional cardholders and/or through the use of the additional cards whereas an additional cardholder shall be liable only for the transactions effected and the liabilities incurred by such additional cardholder through the use of the additional card. 22. You irrevocably authorize us at any time and from time to time to combine and set off all or any of your accounts with us without prior notice. 23. You irrevocably authorize and instruct each of the Bank of China (Hong Kong) Limited, Nanyang Commercial Bank Limited and Chiyu Banking Corporation Limited with which you may have account to debit and pay to us the credit balance thereof (whether held singly or jointly with other, and whether or not such amount is matured or due and payable) for the satisfaction of your liability to us without prior notice upon our request. 24. You acknowledge that in the event of your default in repayment of any amount from time to time due to us, we are entitled to appoint debt collection agencies and/or institute legal proceedings at any time without prior notice against you to enforce repayment. You agree to indemnify us against all costs and expenses reasonably incurred in connection with the appointment of debt collection agencies provided that the total collection costs recoverable against you shall in normal circumstances not exceed 30% of the aggregate outstanding

balance of your account, and against all legal costs and expenses reasonably incurred by us in enforcing payment via legal process. 25. We may (in our discretion) from time to time (i) change any of the terms and conditions of the User Agreements and/or the Fees Schedule; (ii) change any amounts percentage, penalty rates or other fees and charges contained in the Fee Schedule; and (iii) impose any new fees and charges in respect of any current or new services, and you shall be bound by the above if you continue to use the Card after the relevant effective date provided that if any of the above will affect fees and charges or otherwise your liabilities or obligations and is not necessitated by any circumstances beyond our control, we shall give you not less than 60 days' notice. You may terminate the Card in accordance with the User Agreement if you do not accept our proposed change. 26. Where the Card is used through ATM, point of sale terminals or other devices, the use of any services through such shall be subject to the terms and conditions (including without limitation the "Conditions for Services" and "General Information") which may govern any other services provided through the Card. 27. You may at any time terminate the Card by giving not less than 14 days' prior written notice to us provided that you shall remain liable for the outstanding balance of the Account together with all transactions effected through the use of the Card and any fees and charges which have not yet been posted to the Account notwithstanding such termination until all sums due under the Account (whether or not posted to the Account) are paid in full. 28. We may at any time without notice and without giving any reason suspend, cancel or terminate the Card and/or any services thereby offered and/or disapprove any transaction proposed to be effected by the Card. Upon cancellation or termination, you must unconditionally and immediately cease using of the Card for any purpose. 29. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail. In the event of any inconsistency between the terms and conditions stated herein and the User Agreement, the User Agreement shall prevail.