

Terms and Conditions of BOC Chill Card Monthly Stocks Savings Plan Promotion (Only applicable to selected customers):

1. The Promotion is only applicable to customers who set up monthly stocks savings plan on or before 31 March 2023 (the “Selected Customers”).
2. The Promotion runs from 1 April to 31 December 2023 (both dates inclusive) (the “entire Promotion Period”).
3. Cash rebate can be earned by settling the contribution payment of monthly stocks saving plan with BOC Chill Card. The longer the period of consecutive contributions, the higher cash rebate conversion rate.

Consecutive Month(s) of Contributions	1 to 12 months	13 to 24 months	Over 24 months
Conversion Rate (HK\$ / RMB contribution amount: Cash Rebate)	1250:1	750:1	250:1
Upper Limit of Cash Rebate	A maximum of HK\$40 cash rebate can be earned for each monthly contribution		

4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
5. The Company will verify the transaction record to confirm the cash rebate entitlement of each selected customers. In the event of discrepancy between the Company’s record and details recorded on the credit card sales slip, the Company record shall prevail.
6. Cash rebate awarded will be rounded to the nearest dollar and credited to the main cardholders’ account within 8-12 weeks after settling the contribution payment. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
7. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
8. 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.
9. 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.
10. The Company reserves the right to change, suspend or terminate the Promotion, and to amend the relevant terms and conditions at its sole discretion.
11. In case of any dispute(s), the decision of the Company shall be final.
12. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Reminder: To borrow or not to borrow? Borrow only if you can repay!