

Terms and conditions of the promotional offer:

1. The interest amount is only applicable to successful applicants of a BOC Express Cash Instalment Loan, and is calculated based on a loan amount of HK\$20,000, a repayment tenor of 12 months, a monthly flat rate of 0.2439% and 30 days per month. The annualized percentage rate (“APR”) is 6.98%. (The APR is calculated according to the guidelines laid down in the Code of Banking Practice, including an annual handling fee of 0.75%). The interest amount will be rounded to one decimal place. The above example is based on a number of assumptions and is used for reference only. The credit rating of each customer must fulfill the requirements of the Company. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of the Company without providing any reason.

2. **a. Up to HK\$8,000 Cash Rebate Offer (Offer 1) :**

- ◆ To be eligible for the offer, customers should apply for a BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer of the BOC Credit Card (International) Limited (“the Company”) of HK\$50,000 or above with a repayment tenor of at least 36 months or above on or before 31 October, 2014 (“Promotion Period”) and drawdown the loan on or before 17 November, 2014 (“Eligible Customers”). The Company reserves the right to terminate the promotional offer, or change the relevant terms and conditions at any time. The promotional offer and the terms and conditions are subject to the final decision of the Company.

- ◆ Eligible Customers can enjoy the following cash rebate:

Total Loan Amount (HK\$)	BOC Express Cash Instalment Loan Cash Rebate Amount (HK\$)	BOC Express Cash Instalment Loan Balance Transfer Cash Rebate Amount (HK\$)
50,000 – 99,999	300	500
100,000 – 249,999		800
250,000 – 499,999		1,500
500,000 – 999,999		2,500
1,000,000 or more		8,000

- ◆ Throughout the Promotion Period, the maximum total amount of cash rebate amount under the BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer is up to HK\$300 and HK\$8,000 respectively.

b. Extra HK\$300 Cash Rebate Offer for successful application at branches (Offer 2):

- ◆ To be eligible for the extra HK\$300 cash rebate, customers should successfully apply at any branches of Bank of China (Hong Kong), Nanyang Commercial Bank, Limited or Chiyu Bank Corporation Limited within Promotion Period and drawdown the loan on or before 17 November, 2014. The Company reserves the right to terminate the promotional offer, or change the relevant terms and conditions at any time. The promotional offer and the terms and conditions are subject to the final decision of the Company.

c. Extra HK\$300 Cash Rebate Offer for successful online application (Offer 3):

- ◆ To be eligible for the extra HK\$300 cash rebate, customers should successfully apply online (including the website or Internet Banking service of BOCHK) within Promotion Period and drawdown the loan on or before 17 November, 2014. The Company reserves the right to terminate the promotional offer, or change the relevant terms and conditions at any time. The promotional offer and the terms and conditions are subject to the final decision of the Company.

d. Extra HK\$600 Cash Rebate Offer for successful application via mobile (Offer 4):

- ◆ To be eligible for the extra HK\$600 cash rebate, customers should successfully apply via mobile (including BOC Express Cash mobile application, BOCHK mobile application or mobile website dedicated to BOC Express Cash) within Promotion Period and draw down the loan on or before 17 November, 2014. The Company reserves the right to terminate the promotional offer, or change the relevant terms and conditions at any time. The promotional offer and the terms and conditions are subject to the final decision of the Company.
- i. This Promotion is only applicable to new customers of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer.
 - ii. Offer 1 can be used in conjunction with Offer 2, Offer 3 or Offer 4. However, Offer 2, Offer 3 and Offer 4 cannot be used in conjunction at the same time.
 - iii. This Promotional Offer cannot be used in conjunction with any other offers.
 - iv. The cash rebate amount under Offer 1 is subject to the loan amount. The cash rebate of Offer 1 to Offer 4 will be directly credited to the BOC Express Cash account of the Eligible Customer on or before 30 June, 2015 without prior notice. The status of the Eligible Customer's BOC Express Cash account must be normal and valid, and without an overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or the BOC Express Cash Instalment Loan Balance Transfer when the Company credits the cash rebate. If the customers cannot fulfill the above requirements, the Company reserves the right to withdraw the cash rebate offer without prior notice.
 - v. If an Eligible Customer of Offer 1 to Offer 4 makes an early loan settlement following drawdown of the loan, the Company reserves the right to request a full refund of the rewarded cash rebate amount from the aforementioned Eligible Customers.

3. The maximum loan amount for the BOC Express Cash Instalment Loan is up to HK\$2,000,000 or 12 times the monthly salary (whichever is lower). The maximum loan amount for the BOC Express Cash Instalment Loan Balance Transfer is up to HK\$2,000,000 or 21 times of the monthly salary (whichever is lower). The Company will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.
4. BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer are the products of the Company. The Company is a member of the Bank of China (Hong Kong) Group ("BOCHK").
5. The above products are subject to the relevant terms and conditions of the BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer.
6. In case of any discrepancy(ies) between the Chinese and the English versions of these promotional materials, the Chinese version shall prevail.