

Terms and conditions of the promotion offer:

1. **a. Up to HK\$6,000 Cash Rebate Offer (Offer 1):**

- ♦ To be eligible for the offer, customers should apply for 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 July, 2014 (“Promotion Period”) and drawdown the loan on or before 16 August, 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	100	200
100,000 - 249,999	300	600
250,000 - 499,999	600	1,200
500,000 - 999,999	1,200	2,400
1,000,000 or more	3,000	6,000

- ♦ Throughout the Promotion Period, the maximum total amount of cash rebate under BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer is up to HK\$ 3,000 and HK\$ 6,000 respectively.

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

- ♦ To be eligible for the extra HK\$300 cash rebate, customers should apply successfully via the website, Internet Banking or Mobile Application of BOCHK on or before 31 July, 2014 and draw down the loan on or before 16 August, 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 does not apply to existing customers who currently hold any

- BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer with an outstanding loan balance (an account balance higher than zero) at the date of application.
- ii. Each Eligible Customer of Offer 1 and Offer 2 can enjoy each of the above offers only once during the Promotion Period. The Offer cannot be used in conjunction with any other offers.
 - iii. Cash rebate will be directly credited to the BOC Express Cash account of Eligible Customer of Offer 1 and Offer 2 on or before 31 March, 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 as well as being open when the Company credits the cash rebate. If the Eligible Customers of Offer 1 and Offer 2 cannot fulfill the above requirements, the Company reserves the right to withdraw the cash rebate offer without prior notice.
 - iv. If an Eligible Customer of Offer 1 and Offer 2 makes an early loan settlement after draw down the loan, the Company reserves the right to request a full refund of the rewarded cash rebate amount from the aforementioned Eligible Customers.
2. This interest rate is calculated based on a loan amount of HK\$500,000, a repayment tenor of 12 months and a monthly flat rate of 0.0639%. The annualised percentage rate ("APR") is 2.85%. (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 above example is based on a number of assumptions and 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. The approval of the loan amount, the repayment tenor and the interest rate are all subject to the final decision of the Company without giving any reason.
3. The maximum loan amount for the BOC Express Cash Instalment Loan is up to HK\$1,000,000 or 12 times of the monthly salary (whichever is lower). The maximum loan amount for the BOC Express Cash Instalment Loan Balance Transfer is up to HK\$1,000,000 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. BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer are subject to the relevant terms and conditions.
6. In case of any discrepancy(ies) between the Chinese and the English versions of these promotional materials, the Chinese version shall prevail.