

**Terms and Conditions of the Promotion:**

1. BOC Express Cash Instalment Loan Balance Transfer Lucky Draw Promotion Offer (the "Offer"):

**a. "HK\$100,000 Travel Reward" and HK\$200 Supermarket Gift Coupon "Guaranteed Prize" ("Offer 1")**

- The promotion period for Offer 1 is from 1 March 2013 to 16 May 2013 (both dates inclusive) (the "Promotion Period of Offer 1").
- To be eligible for the offer, i) new customers during the Promotion Period of Offer 1 should successfully apply for BOC Express Cash Instalment Loan Balance Transfer with a repayment tenor of at least 12 months, drawdown a loan of HK\$50,000 or above on or before 31 May 2013; or ii) existing customers during the Promotion Period of Offer 1 should successfully apply for BOC Express Cash Instalment Loan Balance Transfer Top up with a repayment tenor of at least 12 months and drawdown a loan of advanced amount of HK\$50,000 or above on or before 31 May 2013 ("Eligible Customers of Offer 1").
- Eligible Customers of Offer 1 can enjoy HK\$200 Supermarket Gift Coupon ("Supermarket Gift Coupon") as a "Guaranteed Prize" and are eligible for entry of HK\$100,000 Travel Reward lucky draw ("Lucky Draw") to win HK\$100,000 travel coupon ("Travel Coupon"). Lucky Draw will be conducted in 3 phases. One winner will be drawn in each Lucky Draw phase to receive the Travel Coupon ("Winner"). Please refer to below table for details:

<b>Phases</b>	<b>Loan Drawdown Date</b>	<b>Date of Lucky Draw</b>	<b>Number of Winners</b>	<b>Prize</b>
Phase 1	1 March 2013 to 31 March 2013	15 Apr 2013	1	HK\$100,000 travel coupon
Phase 2	1 March 2013 to 30 April 2013	15 May 2013	1	HK\$100,000 travel coupon
Phase 3	1 March 2013 to 31 May 2013	17 Jun 2013	1	HK\$100,000 travel coupon

- Eligible Customers of Offer 1 who do not win the prize in Lucky Draw Phase 1 will be automatically entitled to an entry in Phase 2. Eligible Customers of Offer 1 who do not win the prize in Lucky Draw Phase 2 will be automatically entitled to an entry in Phase 3. Each Eligible Customer of Offer 1 can win the prize of the Lucky Draw once only.

- The result of the Lucky Draw will be published in Hong Kong Economic Times, South China Morning Post on 25 April 2013 (Phase 1), 24 May 2013 (Phase 2) and 27 June 2013 (Phase 3) and on BOCHK's website at [www.bochk.com](http://www.bochk.com) on 8 July 2013.
- BOC Credit Card (International) Limited (the "Company") will notify the Winners by telephone first and mail the notification letters to the Winners on or before 29 April 2013 (Phase 1), 29 May 2013 (Phase 2) and 15 Jul 2013 (Phase 3) according to the record of correspondence address maintained with the Company.
- The Lucky Draw is not applicable to the Company's staff and their relatives.
- Trade Promotion Competition License No.: 40385.

**b. Exclusive offer of additional HK\$300 Supermarket Gift coupon for Online Application ("Offer 2")**

- The promotion period for Offer 2 is from 11 March 2013 to 31 July 2013 (both dates inclusive) (the "Promotion Period of Offer 2").
- To be eligible for the offer, new customers during the Promotion Period of Offer 2 should successfully apply for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer via internet with a repayment tenor of at least 12 months and drawdown the loan of HK\$50,000 or above on or before 16 August 2013 ("Eligible Customers of Offer 2").
- Eligible Customers of Offer 2 can enjoy additional HK\$300 Supermarket Gift Coupon ("Supermarket Gift Coupon").

**c. Terms and condition applicable to Offer 1 and Offer 2**

- According to the record of correspondence address maintained by the Company, the Supermarket Gift Coupon of Offer 1 will be mailed to the Eligible Customers of Offer 1 on or before 31 July 2013, whereas the Supermarket Gift Coupon of Offer 2 will be mailed to the Eligible Customers of Offer 2 on or before 30 September 2013.
- Each Eligible Customer of Offer 1 can enjoy Offer 1 once only. The Offer cannot be used in conjunction with any other offers (except Offer 2).
- Each Eligible Customer of Offer 2 can enjoy Offer 2 once only.
- The status of the Eligible Customers of Offer 1's/ Offer 2's ("Eligible Customers") BOC Express Cash Instalment Loan / BOC Express Cash Balance Transfer account should be normal and valid, and without overdue record or in breach of the terms and conditions of the BOC

Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer at the time when the notification letter or Supermarket Gift Coupon is sent. If Eligible Customers cannot fulfil the above requirements, the Company reserves the right to withdraw the Offer without prior notice.

- If an Eligible Customer makes early loan settlement within 12 months from the drawdown date, the Company reserves the right to request full refund equivalent to the total value of the rewarded cash coupons from the Eligible Customer.
- Usage of Supermarket Gift Coupon and Travel Coupon (the “Coupon”) are subject to the terms and conditions stipulated by the suppliers. Coupon cannot be returned, exchanged for other gift or redeemed for cash. The Company shall not be responsible for any defaced, damaged or lost Coupon and shall not reissue or replace any of them. The Company is not the suppliers of the Coupon. Any enquiry or complaint in respect of the Coupon should be directed to the relevant suppliers. The Company gives no guarantee to the Coupon and services of the suppliers, or does not accept any liability arising in conjunction with the use of Coupon and services provided by the suppliers.

2. This interest rate is only applicable to customers defined as “Professional” who successfully apply for BOC Express Cash Instalment Loan Balance Transfer with the Company during the promotion period. The annualized percentage rate (APR) of 3.12% is calculated on the basis of a loan amount of HK\$500,000, a repayment tenor of 12 months and a monthly flat rate of 0.0631% (inclusive of the 1% annual handling fee, HK\$200 Supermarket Gift Coupon and exclusive offer of additional HK\$300 Supermarket Gift coupon for Online Application). “Professionals” mean members of professional organizations designated by the Company, including doctors, pharmacists, accountants, barristers, solicitors, architects, surveyors, engineers, actuaries and town planners etc. The Company reserves the final right to define the term of “Professionals” at its absolute discretion. The applicable interest rate 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 providing any reason.
3. The maximum loan amount of BOC Express Cash Instalment Loan Balance Transfer is up to HK\$1,000,000 or 18 times of the monthly salary (whichever is

lower) . The maximum loan amount of BOC Express Cash Instalment Loan is up to HK\$1,000,000 or 12 times of the monthly salary ( whichever is lower) .

4. Credit card example is calculated on the basis of monthly repayment as 5% of maximum outstanding balance and a monthly interest rate of 2.5%, the APR is 34.49%. The BOC Express Cash Instalment Loan Balance Transfer Example is calculated on the basis of a loan amount of HK\$250,000, a repayment tenor of 60 months and a monthly flat rate of 0.2049%, the APR is 6.91%(inclusive of the 1% annual handling fee, HK\$200 Supermarket Gift Coupon and exclusive offer of additional HK\$300 Supermarket Gift Coupon for Online Application). The examples are only for illustration and reference uses. The amount of total interest expenses saved depends on customer's existing credit card(s), terms and conditions of the loan, the final approved loan amount, interest rate etc.

#### **General Terms and Conditions :**

- # BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer are the products of BOC Credit Card (International) Limited (the "Company"). The Company is a group member of Bank of China (Hong Kong) Limited.
- All annualized percentage rates are calculated according to the guidelines laid down in the Code of Banking Practice. The credit rating of each customer must fulfill the requirements of the Company. The applicable interest rate 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 providing any reason.
- Customers who apply for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer have to be bound by the terms and conditions of BOC Express Cash Instalment loan and BOC Express Cash Instalment Loan Balance Transfer.
- The Company reserves the right to change, suspend or terminate the above product and offers and to amend the relevant terms and conditions at any time at its sole discretion without prior notice (except Lucky Draw). In case of any dispute(s), the decision of the Company shall be final.
- In case of any discrepancy(ies) between the Chinese and the English versions of this promotional materials, the Chinese version shall prevail.