

Terms and Conditions of the Promotion:

1. Exclusive offer of additional HK\$300 Supermarket Gift Coupon for Online

Application (the “Offer”)

- The promotion period for the Offer is from 11 March 2013 to 31 July 2013 (both dates inclusive) (the "Promotion Period ").
- To be eligible for the offer, new customers during the Promotion Period 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”).
- Eligible Customers can enjoy additional HK\$300 Supermarket Gift coupon (“Supermarket Gift Coupon”).
- The Company will mail the Supermarket Gift Coupon to the Eligible Customers on or before 30 September 2013 according to the record of correspondence address maintained by the Company.
- Each Eligible Customer can enjoy the Offer once only.
- The status of the 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, Supermarket Gift Coupon or FORTRESS 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 (the “Coupon”) is 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.
- 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) .

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.