

TERMS & CONDITIONS OF “OVER-THE-LIMIT FACILITY” FUNCTION

1. If a cardholder opt-in “Over-the-limit Facility” function, the card may exercise limited overlimit transaction. Thereupon an Overlimit Handling Fee of HK\$180 (per statement cycle) will be debited to the account whenever its balance exceeds the “Combined Limit” amount specified on the monthly statement.
2. If a cardholder opt-out of “Over-the-limit Facility” function, BOC Credit Card (International) Limited (“the Company”) will reject any overlimit transaction conducted on the relevant main and supplementary credit card(s) (if any); unless they are processed offline (such as, but not limited to, Octopus Automatic Add Value Service, contactless transaction, in flight or cruise transactions or recurring payment and so on) then no Overlimit Handling Fee of HK\$180 (per statement cycle) will apply.
3. If a cardholder needs to apply for “Over-the-limit Facility” function, please contact us via Online Chat or call our 24-hour Customer Services Hotline at (852) 2853 8828 for further processing.
4. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.