

TERMS & CONDITIONS OF PROMOTIONAL OFFERS

WELCOME OFFER

1. The promotion period runs from now until 31 December 2021. Only applicant whose *Enrich Banking World Mastercard* (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
2. Successful Eligible Credit Card applicants, who select "10% Cash Rebate for Mobile Spending" as the welcome offer, are required to make transactions through mobile payment(the "Eligible Transactions 1") (Including Apple Pay, Google Pay, Samsung Pay)(if applicable)("Mobile Payment Transactions") within the first month and following three calendar months of card issuance("Spending Period")(Refer to Example I). Net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card(International) Limited ("the Company") at its sole discretion from time to time are all excluded from Eligible Transactions 1. Each card account(main cardholder and additional cardholder combine to accumulate) is entitled to a maximum of HK\$100 Cash Rebate per Spending Cycle for the welcome offer and the accumulated maximum rebate amount is HK\$300 for the Spending Period[^].

Example I:

Card Issuance Date	Spending Period	[^]Spending Cycle and Rebate
8 January 2021	8 January to 30 Apr 2021	Spending Cycle 1(from card issuance till the following calendar month) 8 January to 28 February 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 2(the second calendar month since card issuance) 1 to 31 March 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 3(the third calendar month since card issuance) 1 to 30 Apr 2021 : maximum of HK\$100 Cash Rebate.

28 February 2021	28 February to 31 May 2021	Spending Cycle 1(from card issuance till the following calendar month) 28 February to 31 March 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 2(the second calendar month since card issuance) 1 to 30 Apr 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 3(the third calendar month since card issuance) 1 to 31 May 2021 : maximum of HK\$100 Cash Rebate.

3. Successful Eligible Credit Card applicants, who select “HK\$500 Cash Rebate” as the welcome offer, are required to accumulate spending of HK\$8,000 or above in local and/or overseas retail spending (the “Eligible Transaction 2”) (Including at least one Mobile Payment Transaction in the Credit Card account within the first two months of card issuance in order to be eligible for the welcome offer. Annual fee, financial fee, handling fee, balance transfer, cash before card service amount, cash advance, installment fee, gift redemption fee, net of amount redeemed under ‘Instant Reward’, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction , Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other category as may be defined by the Company at its sole discretion from time to time are all excluded from Eligible Transaction 2. Main cardholder and additional cardholder spending can combine to accumulate.
4. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
5. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
6. Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
7. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Mastercard Asia/Pacific (Hong Kong)Limited for properly defining transactions through mobile payment function category.

8. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
9. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
10. There is no spending requirement for Eligible Credit Card applicants, who select "Interest-Free Cash Installment" Loan (the "Loan") as the welcome offer. The maximum Loan amount cannot exceed HK\$80,000 or 80% of the available credit limit of the relevant card accounts (whichever is lower) whereas the minimum Loan amount is set at HK\$3,000. The Loan shall be repaid by 9 equal monthly installments. The Company has the right to make the final decision on the approved loan amount. Details of the Loan including, but not limited to, the approved amount, the loan tenor and the repayment period will be specified in a loan approval notification letter. Application for the Loan shall be subject to the "Terms and Conditions of Installment Program". Any amount debited to the account in connection with the Loan shall not be counted towards the award of "Gift Points" or the "Cash Rebate" program. If no payment or payment of less than the outstanding balance of the relevant account is received by the Company on or before the payment due date, fees and charges at a rate as set out in the Fees Schedule shall be charged. Please refer to the Credit Card Agreement, Terms and Conditions of Installment Program and the Fees Schedule for details.
11. Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.
12. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
13. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is

cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice. The cost of "10% Cash Rebate for Mobile Spending" is in accordance with Eligible Transaction 1 amount and "HK\$500 Cash Rebate" is **HK\$500**.

14. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
15. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
16. **The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
17. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
18. No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
19. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
20. In case of any dispute(s), the decision of the Company shall be final.
21. In case of any discrepancy(ies) between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. Google Pay is a trademark of Google LLC. Samsung Pay is a trademark of Samsung Electronics Co., Ltd..

For the promotional offers and services of *Enrich Banking World Mastercard*, please refer to www.bochk.com/creditcard for details.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

BOC Credit Card (International) Ltd is a member of BOCHK Group

