

## TERMS & CONDITIONS OF PROMOTIONAL OFFERS

### **WELCOME OFFER**

1. The promotion period runs from now until 31 December 2019. Only applicant whose application is approved within the promotion period will be eligible for the welcome offer.
2. There is no spending requirement for the BOC World Mastercard 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. BOC Credit Card (International) Limited (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 Card User Agreement, Terms and Conditions of Installment Program and the Fees Schedule for details.
3. Successful BOC World Mastercard applicants, who select “HK\$500 Free Spending Credit ” as the welcome offer, are required to accumulate spending of HK\$8,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program (“Spending”) (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the Credit Card HKD account within the first two months of card issuance in order to be eligible for the welcome offer.
4. Successful BOC World Mastercard applicants, who select “HK\$200 Free Spending Credit” as the welcome offer, are required to accumulate spending of HK\$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program (“Spending”) (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the Credit Card HKD account within the first two months of card issuance in order to be eligible for the welcome offer.
5. Should the main cardholders have successfully applied for additional cards at the

same time, the accumulated pending of each additional card should reach HK\$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending") (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the Credit Card HKD account or HKD Credit Card account within the first two months of card issuance in order to enjoy "25,000 Gift Points" for main cardholders. Each main cardholder can enjoy a maximum of 225,000 Gift Points from additional cards. (Each main cardholder can apply for a maximum of 9 additional cards).

6. 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, BOC Great Wall International Credit 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.
7. If the additional card applicant currently holds BOC Credit Card and/or BOC Dual Currency Credit Card (including Main Card and Additional Card, but Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or has cancelled any such card or once held any such card in the 12 months prior to the date of application, the main cardholder will not be entitled to the additional card welcome offer highlighted in Clause 5.
8. Free Spending Credit or Gift Point will be credited to main cardholders' accounts within 4 to 6 weeks after all Spending requirement (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition.
9. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts. 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.
10. The Company reserves the right to offer an alternative gift of a equivalent or approximate value in case of shortage.
11. If a cardholder has made multiple redemptions or the relevant transaction to fulfill the spending requirement has been 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 of which the cost of "HK\$500 Free Spending Credit" is **HK\$500**; "HK\$200 Free Spending Credit" is **HK\$200** to the cardholder's account without prior notice.

12. Free Spending Credit 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 Free Spending Credit is credited.
13. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. 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 and the gift will be that for the highest tier of credit card approved (the credit card tier in descending order is Visa Infinite Card, Dual Currency Diamond Prestige Card, Dual Currency Diamond Card, World Mastercard, Visa Signature Card, Platinum Card, Titanium Card and Classic Card). If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
15. 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.
16. 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 without prior notice.
17. In case of any dispute(s), the decision of the Company shall be final.
18. In case of any discrepancy(ies) between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

For the promotional offers and services of *BOC World Mastercard*, please refer to [www.bochk.com/creditcard](http://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

