


General Terms and Conditions on BOC Credit Card “Up to HK\$800 Spending Credit Reward Program” and “8,000 Reward Gift Points Privilege”:

1. BOC Credit Card “Up to HK\$800 Spending Credit Reward Program” and “8,000 Reward Gift Points Privilege” (the “Promotion”) commences from 1 January to 28 February 2018 (both dates inclusive) (the “Promotion Period”).
2. The registration period commences from 10:00 on 4 January to 23:59 on 2 March 2018 (the “Registration Period”). To participate the Promotion, cardholder must register through the designated registration hotline, www.boci.com.hk, BOCHK Mobile Application or BOCHK Credit Card Official WeChat Account on or before 2 March 2018.
3. The Promotion is only applicable to BOC Credit Card, BOC UnionPay Dual Currency Credit Card and all BOC Co-branded Cards issued in Hong Kong bearing the  logo (the “Applicable Card”), excluding BOC Credit Card issued in Mainland China and Macau, USD Credit Card, Great Wall International Card, Private Label Card, BOC Purchasing Card, BOC Prepaid Card, BOC Express Cash Card and Intown Card.
4. To be eligible for participation in the Promotion, cardholders must successfully register with the input of accurate details via the 24-hour registration hotline 2820 6255, www.boci.com.hk, BOCHK Mobile Application or the BOCHK Credit Card Official Account (WeChat ID: BOCHK_CC) in WeChat once during the Registration Period (the “Registration”).
5. Eligible local retail transaction includes local retail spending with machine printed sales slip, but with exclusion of non-acceptable local retail spending as may be defined from time to time by UnionPay International/Visa Worldwide Pte. Limited and MasterCard Asia Pacific (Hong Kong) Limited according to their respective merchant category (the “Eligible Local Retail Transaction”).
6. Eligible online retail transaction includes online retail spending with machine printed / electronic sales slip, but with exclusion of non-acceptable online retail spending as may be defined from time to time by UnionPay International /Visa Worldwide Pte. Limited and MasterCard Asia Pacific (Hong Kong) Limited according to their respective merchant category (the “Eligible Online Retail Transaction”).
7. Eligible local dining transaction includes local dining spending with machine printed sales slip, but with exclusion of spending on/at banquet services, private parties/functions, private room events, dining outlets in department stores, social/sports associations or clubhouses or such other non-dining merchants and non-acceptable dining spending as may be defined from time to time by UnionPay International /Visa Worldwide Pte. Limited and MasterCard Asia Pacific (Hong Kong) Limited according to their respective merchant category (the “Eligible Local Dining Transaction”).
8. Eligible Local Retail Transaction, Eligible Online Retail Transaction and Eligible Local Dining Transaction are excluding the following mentioned categories but not limited to instant reward offer, cash advance, annual fee, finance charges, arrangement fee, balance transfer amount, Cash Before Cash amount, gift redemption fee, online bill payment instalment, payment with credit card via internet banking or online payment system to designated merchants (for examples but not limited to PayPal or Alipay, etc.), mail order, fax/phone order, casino transaction, overseas spending, overseas cash advance, RMB "Cash Instalment" / RMB “Statement Instalment”, Octopus Automatic Add Value, autopay, payment for public utilities, mutual funds payment, insurance transactions, overdue fees, over-limit fees, interest, gift delivery service charge, speculation transactions and any unauthorized transactions. All Eligible Local Retail Transaction, Eligible Online Retail Transaction and Eligible Local Dining Transaction shall be determined at the sole and absolute discretion of BOC Credit Card (International)

Ltd (the “Company”).

9. All Eligible Local Retail Transaction, Eligible Online Retail Transaction and Eligible Local Dining Transaction are calculate based on the transaction date and must be posted on or before 7 March 2018.
10. BOC UnionPay Dual Currency Credit Cardholder who is using RMB account for any Eligible Local Retail Transaction, Eligible Online Retail Transaction or Eligible Local Dining Transaction, every 1 RMB spent will be calculated as 1 HK Dollar. Both spending in HK Dollar and RMB will be combined and calculated as Eligible Local Retail Transaction, Eligible Online Retail Transaction and Eligible Local Dining Transaction.
11. For cardholders with more than one Applicable Card account or those with both BOC Credit Cards and BOC UnionPay Dual Currency Credit Cards, they have to register only once with any one of the main credit cards during the Registration Period. Registration and eligible transactions emanating from an additional card will be combined with those from the main card to be calculated towards the spending credit/ Rewards Gift Points. All the Applicable Card accounts of the cardholder will be automatically combined for the calculation of the entitled spending credit/ Rewards Gift Points. The spending credit/ Rewards Gift Points will be automatically credited to the first registered main card account. If a cardholder registers more than once, the spending credit/ Rewards Gift Points will be posted to the first successfully registered credit card account. No spending credit/ Rewards Gift Points will be awarded if the cardholder registers/ spends with a credit card other than the Applicable Card.
12. Once the registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The registration record announced via the registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholders differs from those of the Company records, the latter shall be final and conclusive.
13. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
14. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as the eligible transaction and will not be qualified for the spending credit/ Rewards Gift Points. Only posted transactions with valid sales slips are eligible for this Promotion.
15. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the spending credit/ Rewards Gift Points being awarded will be eligible for the reward. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the spending credit/ Rewards Gift Points reward during the Promotion or at the time the reward is being awarded, the spending credit/ Rewards Gift Points will be cancelled automatically forthwith.
16. The spending credit award and/ or Reward Gift Points cannot be refunded, transferred, resold, or redeemed for cash or other gift items. For details of the Rewards Gift Points terms and conditions, please refer to Gift Point Redemption Catalogue.
17. All spending credit awarded is only for retail spending after the close of the Promotion Period and cannot be used to offset any cash advance, finance charge or outstanding balance incurred before the

Promotion Period.

18. The spending credit awarded and/or Reward Gift Points will be credited to the first successfully registered eligible account on or before end of May 2018 upon verification of the transaction details/promotional event record and will be posted in the May or June 2018 monthly statement of the main cardholder.
19. The Company accepts no liability for the quality of or any other matters arising from the products, services and offers provided by the participating merchants. The participating merchants are solely responsible for all obligations and liabilities relating to the products and services.
20. No spending credit reward and/or Reward Gift Points will be awarded to cardholders who have neither duly made eligible transaction or failed to meet the required criteria of the “8,000 Reward Gift Points Privilege” within the Promotion Period, nor registered within the Registration Period with the correct information.
21. Any fraud and abuse will result in the forfeiture of a cardholder’s eligibility to participate in the Promotion. Should the transaction be canceled after the spending credit awarded/ Rewards Gift Points being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instance.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions without prior notice.
24. All matters and disputes will be subject to the final decision of the Company.
25. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
26. No person other than the cardholders and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

Terms and Conditions of BOC Credit Card “Up to HK\$800 Spending Credit Reward Program”:

1. During the Promotion Period, cardholder who accumulate designated eligible transactions (the Clause 5-8 under general terms and conditions apply) of or over HK\$8,000 (eligible transaction is only applicable to the single transaction of HK\$500 or above, but excluding any transactions made at Sogo) with Applicable Card, will be entitled to up to HK\$500 Spending Credit Reward. For details, please refer to the table below:

Designated Eligible Spending Categories	Spending Credit Reward	Maximum Spending Credit Reward
Eligible Online Retail Transaction and/ or Eligible Local Dining Transaction	5%	HK\$500
Other Eligible Local Retail Transaction (Except Eligible Local Dining Transaction and/ or Eligible Online Retail Transaction)	3%	

2. Moreover, during the entire Promotion Period, cardholder who register and accumulate Eligible Local Retail Transaction and/ or Eligible Online Retail Transaction of or over HK\$38,000 (eligible transaction is only applicable to the single transaction of HK\$500 or above, but excluding any transactions made at Sogo) with BOC UnionPay Dual Currency Credit Card, will be entitled to an

additional HK\$300 spending credit reward. Cardholder who registered and accumulate Eligible Local Retail Transaction and/ or Eligible Online Retail Transaction of or over HK\$38,000 (eligible transaction is only applicable to the single transaction of HK\$500 or above, but excluding any transactions made at Sogo) with other BOC Credit Card will only be entitled to an additional HK\$150 spending credit reward.

3. Each main cardholder (counted by the number of Proof of Identity) will only be entitled to a maximum of HK\$800 spending credit reward (BOC UnionPay Dual Currency Credit Cardholders) / HK\$650 (other BOC Credit Cardholders) during the entire Promotion Period. The spending credit reward shall be rounded to the nearest dollar.

Terms and Conditions of BOC Credit Card “8,000 Reward Gift Points Privilege”:

1. During the entire Promotion Period, each main cardholder (counted by the number of Proof of Identity) who made Registration successfully and met the below criteria (the “Eligible Cardholder”) are entitled to receive a maximum of 8,000 Reward Gift Points (the “Extra Reward Gift Points”, the posting detail of Reward Gift Points may refer to the clause 18 under general terms and conditions.):
 - i. Aged 18 or above, and holding a valid Hong Kong Proof of Identity ; AND
 - ii. Conduct new binding (new binding be classified and based on the status of Cardholder’s WeChat Official Account that is never been bound on or before 31 December 2017) at BOCHK Credit Card WeChat Official Account (WeChat ID: BOCHK_CC)(the “WeChat Official Account”), with relevant Applicable Card successfully; OR
 - iii. Conduct card provisioning to Apple Pay/Android Pay/Samsung Pay (“Mobile Payment Application”) with Applicable Card via designated mobile phone or device (designed Mobile Payment Application may not be applicable to certain Applicable Card, please refer to www.boci.com.hk/s/16281 for more details)

Cardholder who fail to meet the criteria listed above, will be disqualified and/or lose their eligibility to receive the extra Reward Gift Points without any notification

2. Bank of China (Hong Kong) Limited is the owner of the WeChat Official Account. BOCHK and the Company are the host of the promotional event.
3. Reward Gift Points will be shown in monthly statement, Eligible Cardholder has to check on their own and the Company will not notify the Eligible Cardholder. Only cardholders whose Applicable Card account is remain binding with WeChat Official Account and/ or Mobile Payment Application throughout the entire Promotion Period and at the time the Reward Gift Points being posted will be eligible for the reward. Otherwise the Reward Gift Points will be cancelled automatically forthwith.
4. The Company shall not be responsible for any delay, loss, error, unrecognised instructions or other circumstances caused by any communication or technical problems, failures, accidents or other reasons relating to computer and/or network. Any records of the Company in connection with the current promotional offer (including, but not limited to, dates and time) shall prevail.
5. Eligible Cardholder, who participates in this promotional event, should be acknowledged and have read carefully, understood and agreed to the terms and conditions of this promotional event. The Company reserves the right to disqualify anyone who violates any terms and conditions from becoming entitled to the Reward Gift Points.