


**Terms and Conditions:**

1. Offers are valid from 1 April to 30 June 2018 (both dates inclusive).
2. To enjoy the offers, cardholders must present and settle payment with a BOC Credit Card or a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the  logo (including Co-branded Card, but Credit Card issued in the mainland or Macau, Great Wall International Card, USD Card, BOC Purchasing Card, BOC Prepaid Card, BOC Express Cash Card, Private Label Card and Intown Card are all excluded) (the “Applicable Card”).
3. Offers are applicable to all OTO Bodycare (HK) Limited (the “Merchant”) showrooms and consignment counters at department stores in Hong Kong.
4. OTO Cash Coupon (the “Cash Coupon”) is applicable to next purchase at OTO, cardholder must settle the payment with the Applicable Card when using the Cash Coupon on or before the validity date which is being specified on the Cash Coupon. Cardholder can only use one Cash Coupon in each transaction. The usage of the Cash Coupon is subject to other Terms and Conditions, please refer to the back of the Cash Coupon for details.
5. Interest-free Purchase Instalment Plan is only applicable to selected items and card types with spending amount of or over HK\$1,000 per transaction. The listed Interest-free Purchase Instalment price is for reference only. For details, please check with the Merchant.
6. To enjoy the plan, cardholders have to complete and sign an “Interest-Free Instalment Direct Debit Authorization Form” and will be bound by the terms and conditions of the BOC Credit Card Instalment Plan and the latest updates of relevant terms and conditions.
7. “Instant Rewards” is only applicable to designated OTO showrooms in Hong Kong.
8. Free Gift is on first-come-basis, while stocks last.
9. Once Gift Points have been redeemed, all such transactions cannot be changed, refunded or cancelled and all redeemed Gift Points cannot be reinstated. All redeemed products cannot be changed or returned for refund. For detailed terms and conditions of “Instant Rewards”, please visit [www.bochk.com/creditcard](http://www.bochk.com/creditcard).
10. Offers cannot be used in conjunction with any other promotional offers, exchanged for cash or other product and are non-transferable.
11. All images and details are for reference only.
12. The Merchant reserves the right to change the promotion validity period; BOC Credit Card (International) Ltd (the “Company”) accepts no responsibility for any such change and will not notify cardholders separately of any such change.
13. The Company accepts no liability for the quality of or any other matters relating to the products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the products and services on offer.
14. The Company and the Merchant each reserves its right to change, suspend or terminate the offers or amend the offer terms and conditions at its sole discretion without prior notice, and the right for the final decision on all matters and disputes.
15. No person other than the Cardholder and the Company will have any right under the Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.