


### **General Terms and Conditions:**

1. “Up to HK\$1,500 Cash Rebate at Suning”, “Up to 50% off on Selected Items”, “the Interest-free Purchase Instalment Program” and “Instant Reward” (The “Program”) runs from 13 July to 31 August 2018 (both dates inclusive, based on transaction date) (the “Promotion Period”).
2. The Program is only applicable to a BOC Credit Card and BOC Co-branded Card that issued in Hong Kong and bearing the  logo (the “Eligible Credit Card”). BOC Credit Card issued in the mainland and Macau, USD Card, Great Wall International Card, Private Label Card, BOC Purchasing Card, BOC Express Cash Card and Intown Card are all excluded from the Program.
3. Mobile payment (refers to the contactless payment made with Eligible BOC Credit Card that has been provisioned on the designated mobile phone or device) includes Apple Pay, Samsung Pay and Google Pay only. Apple Pay only applies to the Eligible Credit Card (inapplicable to BOC Commercial Card); Google Pay and Samsung Pay only apply to the Eligible Credit Card (inapplicable to BOC Commercial Card and BOC UnionPay Dual Currency Credit Card) (the “Mobile Payment”).
4. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is trademarks of Google Inc. Google Pay works with any Near Field Communication (NFC) capable Android™ devices running Android 4.4 (KitKat™) or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay).
5. The Program applies to all Suning (the “Merchant”) Hong Kong outlets (the “Physical Shop”) and Suning Online Shop ([hksuning.com](http://hksuning.com)) (the “Online Shop”). Mobile Payment, the Interest-free Purchase Instalment Program and “Instant Reward” are inapplicable to Online Shop.
6. Eligible transactions emanating from an additional card will be combined with those from the main card to be calculated towards the Cash Rebate. All the Eligible Credit Card accounts of the main cardholder will be automatically combined for the calculation of the entitled Cash Rebate.
7. Apart from the terms and conditions as listed in promotion material, offers are subject to specific terms and conditions of the Merchant. For details, please contact the Merchant.
8. All images and information are for reference only.
9. Product maintenance service is in accordance with the warranty provided by the relevant product manufacturer.
10. BOC Credit Card (International) Limited (the “The Company”) accepts no liability for the quality of or any other matters relating to the products and services provided by the

Merchants. The Merchant is solely responsible for all obligations and liabilities relating to the products and services on offer.

11. The Company and the Merchant reserve the right to change, suspend or terminate the Program or its terms and conditions at its sole discretion without prior notice, and the right of final decision of all the matters and disputes.
12. 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.
13. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**Terms and Conditions of “Up to HK\$1,500 Cash Rebate at Suning”:**

1. Eligible Transaction refers to the transaction made on a retail purchase made at the Merchant Physical Shop/ Online Shop with valid sales records by using Eligible Credit Card (including Mobile Payment) within the Promotion Period. Eligible spending amount excludes Interest-free Purchase Instalment Program, amount deducted by discount, usage of Suning gift coupon, discount amount redeemed by reward gift points, e-wallet transactions (including but not limited to AlipayHK and WeChat Pay), Suning gift coupon purchase, mail order, telephone order, fax order, prepayment, cash deposit, handling fee of payment, token purchase and other transaction that without sales slips/records are inapplicable (the “Eligible Transaction”).
2. The “Up to HK\$1,500 Cash Rebate at Suning” consists of below parts:
  - a) “Up to HK\$800 Cash Rebate”: Any single Eligible Transaction from HK\$2,000 to HK\$3,999 will be entitled to HK\$100 Cash Rebate; any single Eligible Transaction from HK\$4,000 to HK\$5,999 will be entitled to HK\$200 Cash Rebate; any single Eligible Transaction of or over HK\$6,000 will be entitled to HK\$300 Cash Rebate. Maximum cap of the Cash Rebate per main cardholder (counted by the number of Identity Proof) is HK\$400 per calendar month and HK\$800 for the entire Promotion Period.
  - b) “Extra HK\$600 Cash Rebate”: The top 100 main cardholders (counted by the number of Identity Proof) with the highest accumulative Eligible Transaction amount (only single Eligible Transaction of HK\$18,000 or above will be counted) will be entitled to an extra HK\$600 Cash Rebate. If there is more than one cardholder reaching the same highest accumulative Eligible Transaction amount as the 100<sup>th</sup> eligible cardholder, the Company will only count the cardholder who has achieved the accumulative Eligible Transaction amount the earliest. The record kept by the Company shall be final.
  - c) “Up to extra HK\$100 Cash Rebate with Mobile Payment”: Cardholders can enjoy extra HK\$100 Cash Rebate with a single Eligible Transaction of HK\$2,000 or above with

BOC Visa Credit Card via mobile payment with new binding (Cardholders did not have any active token and/or made any mobile payment with any Eligible Visa Credit Card before the commencement of the Promotion Period); Cardholders can enjoy extra HK\$50 Cash Rebate with a single Eligible Transaction of HK\$2,000 or above by using BOC Visa Credit Card via mobile payment with existing binding before the Promotion Period. Maximum cap of the Cash Rebate for the entire Promotion Period per main cardholder (counted by the number of Identity Proof) is HK\$100. To enjoy the offer, cardholders need to present the added Eligible Visa Credit Card in the relevant mobile app to the cashier before payment and settle the payment successfully. In case of any dispute, the Merchant may request cardholder to present Eligible Visa Credit Card in physical form for verification.

3. The Total Cash Rebate will be counted based on spending by all Eligible Transaction. Each main cardholder (based on the number of Identity Proof) can earn a maximum of HK\$1,500 Cash Rebate during the Promotion Period.
4. The Company will determine the eligibility of each Eligible Transaction by matching the cardholder transaction records kept by the Company. If the information from the cardholders differs from those of the Company records, the latter shall be final and conclusive.
5. Only cardholders whose credit card accounts are valid and in good standing, and the eligible Visa Credit Card must be in binding status of mobile payment (if applicable) throughout the entire Promotion Period and at the time the Cash Rebate is awarded will be eligible for the cash rebate. In the event of termination of a credit card account, violation of the Card User Agreement, or the card account being in fault the Cash Rebate will be cancelled automatically forth with and will not be re-awarded afterwards.
6. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and not eligible to participate in this program.
7. Offers cannot be used in conjunction with any other promotions, awarded Cash Rebate can neither be exchanged for cash nor refunded; and are not exchangeable for other products, transferable or saleable. All Cash Rebate awarded is only for retail spending after the close of the Promotion Period and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the program. The Cash Rebate will be credited to the main cardholder's first credit card account that made the eligible transaction by 30 November 2018 and will be posted in either November or December 2018 monthly statement of the main cardholder. Cardholders must retain all original transaction copies for reference. In case of dispute, the Company reserves the right to request a cardholder to provide the original transaction sale slip/record and/or such further documentation or evidence for verification. All sale slip(s) and/or such further documentation submitted will not be returned.
8. Any fraud and abuse will result in the forfeiture of a cardholder's eligibility to participate in

the program. Should the transaction be canceled after the Cash Rebate being awarded, the eligibility will be forfeited and the Company reserves the right to debit the relevant account with the amount equivalent to the value of the Cash Rebate without prior notice to the cardholder. The Company also reserves the right to cancel the respective credit card account and/or take such further legal actions as deemed necessary.

**Terms and Conditions of “Up to 50% off on Selected Items”:**

1. Product discount offers are available at all Physical Store only. Promotional items are available while stocks last, each cardholder can only purchase the same promotional item once per day. The actual discounted price of selected products should be considered as final.

**Terms and Conditions of Interest-free Purchase Instalment Program:**

1. Interest-free Purchase Instalment Program is inapplicable to the BOC Credit Card issued in the mainland and Macau, Commercial Card and USD Card.
2. Interest-free Purchase Instalment Plan is only applicable to transactions of or over HK\$1,000 each. To enjoy the plan, cardholders have to complete and sign an “Interest-Free Instalment Direct Debit Authorization Form”. The listed Interest-free Purchase Instalment price is for reference only. For details, please contact the staff of the Merchant.
3. Interest-free Purchase Instalment Program will be bound by the terms and conditions of the BOC Credit Card instalment plan and the latest updates of relevant terms and conditions.

**Terms and Conditions of “Instant Reward”:**

1. “Instant Reward” Program is inapplicable to the BOC Credit Card issued in the mainland and Macau, and USD Card.
2. 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).