## <u>Terms and Conditions of Exclusive 5% Cash Rebate for Online Shopping with BOC Dual Currency</u> Credit Card:

- 1. Exclusive 5% Cash Rebate for Online Shopping with BOC Dual Currency Credit Card (the "Promotion") commences from 1 August to 31 October 2019 (both dates inclusive) (the "Promotion Period"). The Promotion is only applicable to the cardholders of BOC Dual Currency Credit Card issued in Hong Kong bearing the logo (the "Eligible Card").
- 2. The registration period of the Promotion commences from 10:00 on 1 August 2019 to 23:59 on 31 October 2019 (the "Registration Period"). To participate in the Promotion, Customer must enter the correct information and register via the BOC Credit Card Website (www.bochk.com/creditcard), BOCHK Mobile Application or the BOCHK Credit Card Official Account (WeChat ID: BOCHK\_CC) in WeChat once during the Registration Period (the "Registration") and the Registration reference number will be announced when the Registration is successful. The Promotion is subject to the registration quota and only applicable to the first 10,000 successfully registered cardholders. The Registration quota is calculated and based on the computer record of the BOC Credit Card (International) Limited (the "Company") and is on a first-come-first-served basis.
- 3. Customer must make the transaction of single net spending amount of HK\$600 or above during the Promotion Period with Eligible Card at designated websites below ("Eligible Transaction") to enjoy 5% Cash Rebate. Each customer (counted by the number of Identity Proof) is entitled to a maximum of HK\$200 Cash Rebate during the entire Promotion Period. Designated websites include Amazon (https://www.amazon.com), Hotels.com (https://zh.hotels.com), iherb (https://hk.iherb.com / https://www.iherb.com), Expedia (https://www.expedia.com.hk / https://www.expedia.com) and CheapTickets (https://www.cheaptickets.hk / https://www.cheaptickets.com). Cash Rebate offers of CheapTickets, Expedia and Hotels.com only apply to pre-pay stand-alone hotel bookings (not a hotel booking in combination with any other products such as flight and hotel).
- 4. Customer with more than one Eligible Card accounts have to make Registration once only with any one of the Eligible Cards. Registration and Eligible Transaction made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Card accounts of the customer will be automatically combined for the calculation of the entitled Cash Rebate. The Cash Rebate will be automatically credited to the first registered main card account. If a customer registers more than once, the Cash Rebate will be posted to the first successfully registered credit card account. No Cash Rebate will be awarded if the customer registers/ spends with any card other than the Eligible Card.
- 5. All Eligible Transactions must be based on the transaction date posted on or before 8

November 2019.

- 6. For the Eligible Transaction made by BOC Dual Currency Credit Card in CNY, every CNY 1 spent will be calculated as HK\$1.
- 7. 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 customer transaction records held by the Company and the relevant data provided. If the information from the customer differs from those of the Company records, the latter shall be final and conclusive.
- 8. The Promotion only accepts spending transaction with electronic payment slips. Customer must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a customer 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.
- 9. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as the Eligible Transaction.
- 10. Customer whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate being awarded will be eligible to the Promotion and the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically forthwith.
- 11. The Cash Rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. All Cash Rebate awarded is only for retail spending after the Cash Rebate being awarded and cannot be used to offset any cash advance, finance charge or outstanding balance incurred before the Cash Rebate being awarded.
- 12. The Cash Rebate will be credited to the first successfully registered eligible credit card account on or before 31 January 2020 upon verification of the transaction details/ promotional event record and will be posted in the January or February 2020 monthly statement of the customer.

- 13. Any fraud and abuse will result in the forfeiture of a customer's eligibility to participate in the Promotion. Should the transaction be canceled after the Cash Rebate being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instance.
- 14. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 15. No person other than the customers 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.
- 16. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions and the right of final decision on all matters and disputes.
- 17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.