


General Terms and Conditions for BOC Credit Card “Up to 15% Cash Rebate at SOGO” (the “Promotion”):

1. The Promotion consists of shopping privileges of “Up to 5% Cash Rebate at SOGO” (the “Up to 5% Cash Rebate”), BOC SOGO Visa Signature 5% Cash Rebate on Mobile Transaction (the “BOC SOGO Visa Signature on Mobile Transaction”) and SOGO Year Round 5% Cash Rebate (the “Year Round 5% Cash Rebate”). The offer of Up to 5% Cash Rebate is applicable to BOC SOGO Visa Platinum Card/ BOC SOGO Visa Signature Card (the “BOC SOGO Visa Card”), other BOC Credit Card, BOC Dual Currency Card and BOC Co-branded Card issued in Hong Kong and bearing the  logo (the “Applicable Credit Card”). The offer of Year Round 5% Cash Rebate is applicable to BOC SOGO Visa Card at designated merchants (refer to clauses 20 to 23). The offer of BOC SOGO Visa Signature on Mobile Transaction is applicable to BOC SOGO Visa Signature Card (refer to clauses 24 to 42), excluding BOC Credit Card issued in the mainland 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.
2. The Cash Rebate can neither be exchanged for cash nor refunded, and is non-transferable and not saleable. All Awarded Cash Rebate is only applicable to retail spending after crediting the relevant Cash Rebate, and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Cash Rebate was awarded.
3. Should there be any illegal or fraudulent act committed by a cardholder, BOC Credit Card (International) Limited (the “Company”) shall cancel the eligibility of Cash Rebate, and shall debit the awarded Cash Rebate from the cardholder’s credit card account without prior notice. The Company also reserves the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.
4. The Company accepts no liability for the quality of provided products and services (including but not limited the quality of products and supplied amount) or any other matters arising from the products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to its respective products and services.
5. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions without prior notice. The Company reserves the right of final decision on all the matters and disputes.
6. No person other than the cardholders and the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
7. 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 for the offer of Up to 5% Cash Rebate:

8. Up to 5% Cash Rebate commences from 3 April to 28 June 2020 (the "Promotion Period", both dates inclusive and based on the transaction date), and applicable to every Friday, Saturday, Sunday, Public Holidays (includes 3-5 April, 10-13 April, 17-19 April, 24-26 April, 30 April-3 May, 8-10 May, 15-17 May, 22-24 May, 29-31 May, 5-7 June, 12-14 June, 19-21 June, 25-28 June 2020) and SOGO 35th Anniversary Sale (includes 22 April – 18 June 2020) of the Promotion Period (the "Designated Spending Reward Period"). For details of SOGO 35th Anniversary Sale, please refer to SOGO website or contact SOGO Customer Service hotline at 2833 8338.
9. Up to 5% Cash Rebate is applicable to the Causeway Bay store, the Tsim Sha Tsui store and the online shop estore.sogo.com.hk of SOGO Hong Kong Company Limited (the "Merchant") in Hong Kong (the "Applicable Stores").
10. The registration period of Up to 5% Cash Rebate commences from 10:00 on 3 April 2020 to 23:59 on 28 June 2020 (the "Registration Period"). Cardholder must enter correct information and register once via BOC Credit Card Website (www.bochk.com/creditcard), BOCHK Mobile Application or the BOCHK Credit Card Official Account (WeChat ID: BOCHK_CC) in WeChat during the Registration Period (the "Registration"). A Registration reference number will be issued upon successful registration. There is a quota limit on Registration which is only applicable to the first 15,000 successful registered cardholders. The Registration record and quota are calculated and based on the computer record of the Company.
11. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The Registration record issued upon successful Registration is only for reference and cannot be taken as confirmation of eligibility. The Company will determine the eligibility of each transaction by matching the cardholders transaction records held by the Company. If the information from the cardholders differs from those of the Company records, the latter shall be final and conclusive.
12. During the Designated Spending Reward Period, Cardholder with accumulative retail spending of HK\$4,000 or above (based on the net spending amount) at Applicable Stores and registered with Applicable Credit Card (excluding BOC SOGO Visa Card) (the "Eligible Transaction (1)"), is entitled to enjoy 3% Cash Rebate. Whereas BOC SOGO Visa Cardholder with accumulative retail spending of HK\$4,000 or above (based on the net spending amount) at Applicable Stores and registered with BOC SOGO Visa Card (the "Eligible Transaction (2)"), is entitled to enjoy 5% Cash Rebate. If BOC SOGO Visa Cardholders registered successfully and have made spending with other Applicable Credit Card and the accumulated eligible spending by the BOC SOGO Visa Card is less than HK\$4,000, cardholders can only entitle to 3% Cash Rebate.
13. There is a maximum cap on the Cash Rebate per cardholder (based on the number of identification

proof documents). Each BOC SOGO Visa Cardholder can earn a maximum of HK\$500 Cash Rebate throughout the Promotion Period; each BOC credit cardholder can earn maximum HK\$300 Cash Rebate throughout the Promotion Period. The relevant amount of Cash Rebate (earned by all Applicable Credit Card accounts under the same number of identification proof document) shall be calculated based on both Eligible Transactions (1) and Eligible Transactions (2) during the Promotion Period, the maximum cap is HK\$500 Cash Rebate. The total awarded cash rebate shall be rounded to the nearest dollar.

14. Cardholders who make eligible transactions at Applicable Stores with the BOC SOGO Visa Card or the physical card of Eligible Credit Cards or by means of mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) will be deemed as Eligible Transactions, except for e-wallet transactions (including but not limited to AlipayHK and WeChat Pay), gift redemption fee, mail order, phone order, gift delivery charge, SOGO Gift Certificate purchase, interest-free purchase installment and all other transaction without point of sale terminal printed or electronic sales slips. Only retail transactions with electronic sales slips showing the net spending amount will be calculated towards eligible spending. This net retail spending should not include the amount deducted by discount, usage of gift certificate and amount of gift certificate redeemed with the conversion of Reward Gift Point. All Eligible Transaction (1) and Eligible Transaction (2) must be completed during the Promotion Period and posted on or before 6 July 2020.
15. For cardholders with more than one Applicable Credit Card, they only have to register once with any one of the Applicable Credit Cards during the Registration Period; Registration and Eligible Transaction emanating from a supplementary card will be combined with those from the main card to be calculated towards the Cash Rebate. All Applicable Credit Card accounts under the same number of identification proof document will be automatically combined for the calculation of the entitled Cash Rebate. Cash Rebate will be automatically credited to the first successful registered main credit card account. If a cardholder registered more than once, the Cash Rebate will be posted to the first successful registered credit card account. No Cash Rebate will be awarded to cardholders who have not registered during the registration period or have inputted incorrect information. And, Cash Rebate will not be awarded to transactions generated by an ineligible credit card or for registration using such a credit card.
16. The Cash Rebate will be credited to the first registered eligible credit card account on or before 31 August 2020 upon verification of the transaction details and will be posted in the August or September 2020 monthly statement of the cardholder. Eligible cardholders have to check the monthly statement and the Company will not be responsible for notification. Cardholders must retain all original transaction sales slips for reference. In case of dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or further documentation or evidence for verification at any time during or after the promotion. All sales slip(s) and/or further documentation submitted to the Company will not be returned.

17. Only cardholders whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate is being awarded will be eligible to Up to 15% Cash Rebate. In the event of termination of a credit card account, violation of the Card User Agreement during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.
18. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction (1) or Eligible Transaction (2), and will not be qualified for the Promotion and Cash Rebate. Only posted transactions with valid sales slip(s) are eligible to Up to 15% Cash Rebate.

Terms and Conditions for BOC SOGO Visa Card “SOGO Year-round 5% Cash Rebate Offer”

19. To be eligible for the Year-round 5% Cash Rebate offer, customer must settle full payment by BOC SOGO Visa Card using either a physical card or by means of mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) at designated merchant(s) of Applicable Stores.
20. The offer is applicable to purchase of selected merchandise and/or at designated merchant(s) in SOGO physical stores. Please refer to “SOGO Hong Kong 5% Cash Rebate Merchant List” (the “Merchant List”) for details. The Merchant List will be updated on a regular basis, please contact SOGO for more information.
21. The offer is not applicable to the plastic shopping bag charge.
22. The above offer is subject to terms and conditions. For the card offer details and related terms and conditions, please refer to www.bochk.com/creditcard/s/sogo .

Terms and Conditions of “BOC SOGO Visa Signature Card 5% Cash Rebate on Mobile Transaction”:

23. The promotion period runs from 1 January to 31 December 2020 (both dates inclusive) (the “Promotion Period”).
24. The Offer is only applicable to BOC SOGO Visa Signature Card (the “Eligible Credit Card of Mobile Transaction”) that issued by the Company in Hong Kong.
25. Retail purchases made with Eligible Credit Card of Mobile Transaction through mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) within the Promotion Period (the “Eligible Transactions”) are entitled to extra 5% Cash Rebate (the “Cash Rebate”). Only Eligible Transactions successfully posted to the Card account within 7 days from the transaction date will be counted. Eligible Transactions include: retail purchases (net of amount redeemed under ‘Instant Reward’). Online bill payment, online bill payment installment, Octopus Automatic Add Value Service, payment by credit card via internet banking or online payment system to designated merchants, for purchase

and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.

26. Each cardholder (count by card account) is entitled to a maximum of HK\$100 Cash Rebate per month during the Promotion Period. Cash Rebate accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month.
27. The Cash Rebate awarded will be rounded to the nearest dollar and credited to the main card account of the Eligible Credit Card in the month following the transaction month.
28. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
29. The Company may at its sole discretion to determine the eligibility of spending categories and merchant list from time to time with reference to Visa Worldwide PTE Limited's respective master list.
30. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
31. Only cardholders whose the account of Eligible Credit Card of Mobile Transaction are valid and in good standing throughout the entire Promotion Period and at the time the Cash Rebate is being awarded will be eligible for 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.
32. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
33. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
34. The Cash Rebate 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 Cash Rebate is credited.
35. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of

the respective cardholder for the offer and reverse any so awarded cash rebate from the related card account. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.

36. If the Eligible Transaction is cancelled subsequent to the Promotion Offer of the cash rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the card account with the cash rebate awarded without prior notice.
37. 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.
38. The Company reserves the right to alter the terms and conditions herein without prior notice.
39. The Company reserves the right to change, suspend or terminate the promotion or amend their terms and conditions at its sole discretion without prior notice. In case of any dispute(s), the decision of the Company shall be final.
40. The Company does not warrant the quality of the products and services (including but not limited to the product quality and its quantity) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
41. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.
42. Apple Pay is a trademark of Apple Inc., registered in US and other countries. Google Pay is a trademark of Google Inc. Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

Terms and Conditions of "BOC SOGO Visa Card SOGO 35th Anniversary Sale up to 15% Cash Rebate at SOGO eStore Promotion":

1. "BOC SOGO Visa Card SOGO 35th Anniversary Sale Up to 15% Card Rebate at SOGO eStore Promotion" consists of shopping privileges of "Up to 5% Cash Rebate at SOGO" and "Up to 10% Cash Rebate at SOGO eStore" Promotion. For details of "Up to 5% Cash Rebate at SOGO", please refer to the relevant terms and conditions of the promotion.
2. "Up to 10% Cash Rebate at SOGO eStore" (the "Promotion") Promotion period runs from 22 April 2020 until 18 June 2020 (both dates inclusive and based on the transaction date, "Promotion Period").

3. The Promotion is applicable to the eligible cardholders ("Eligible Cardholders") with BOC SOGO Visa Platinum Card and BOC SOGO Visa Signature Card ("Eligible Credit Card") issued by BOC Credit Card (International) Limited ("the Company") during the Promotion Period.
4. The Promotion is applicable to the online shop estore.sogo.com.hk ("Eligible Store") of SOGO Hong Kong Company Limited ("SOGO") in Hong Kong.
5. When Eligible Cardholders spend with Eligible Credit Card at Eligible Store during the promotion period ("Eligible Transactions") can entitle following offers: **BOC SOGO Visa Platinum Cardholders can enjoy an extra 5% cash rebate; BOC SOGO Visa Signature Cardholders can enjoy an extra 10% cash rebate ("Cash Rebate").**
6. **Each Eligible Cardholder (combining all Eligible Credit Card accounts under the same Cardholder) can earn a maximum of HK\$100 Cash Rebate throughout the Promotion Period.** The total awarded cash rebate shall be rounded to the nearest dollar. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
7. Eligible Transactions at Eligible Store with Eligible Credit Card will be deemed as Eligible Transactions, except for e-wallet transactions, mail order, phone order, delivery charge, SOGO Gift Certificate purchase, interest-free purchase installment and all other transaction without point of sale terminal printed or electronic sales slips. Only retail transactions with electronic sales slips showing the net spending amount will be calculated towards eligible spending. This net retail spending should not include the amount deducted by discount, usage of gift certificate and amount of gift certificate redeemed with the conversion of Reward Gift Point. All Eligible Transactions must be completed during the Promotion Period and only Eligible Transactions successfully posted to the Card account within 7 days from the transaction date will be counted.
8. Upon the verification of transaction details by the Company, the Cash Rebate will be credited to the Eligible Credit Card account on or before 31 August 2020 and will be posted in the August or September 2020 monthly statement of the cardholder. Eligible Cardholders have to check the monthly statement and the Company will not be responsible for notification.
9. In case of dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or further documentation or evidence for verification at any time during or after the promotion. All sales slip(s) and/or further documentation submitted to the Company will not be returned.
10. Only Eligible Cardholders whose accounts are valid and in good standing throughout the entire Promotion Period and at the time the Cash Rebate is being awarded will be eligible for 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. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be qualified for Cash Rebate.
12. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
13. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. The Cash Rebate 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 Cash Rebate is credited.
15. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded cash rebate from the related card account. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
16. If the Eligible Transactions are cancelled subsequent to the Promotion Offer of the cash rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the card account with the cash rebate awarded without prior notice.
17. No person other than the Eligible Cardholders and the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
18. The Company and SOGO reserve the right to change, suspend or terminate the promotion or amend their terms and conditions at its sole discretion without prior notice.
19. The Company does not warrant the quality of the products and services (including but not limited to the product quality and its quantity) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
20. In case of any dispute(s), the decision of the Company and SOGO shall be final.

21. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.