

TERMS AND CONDITIONS OF BOC HENDERSON CLUB
VISA CARD PROMOTIONAL OFFERS

WELCOME OFFER

1. The promotion period runs from now until 31 December 2023. Only applicant whose BOC Henderson Club Visa Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
2. Successful Eligible Credit Card applicants are required to make transactions through mobile payment (the "Eligible Transactions") (Including Apple Pay, Google Pay, Samsung Pay) ("Mobile Payment Transactions") within the first month and following three calendar months of card issuance ("Spending Period") (Refer to Example). Eligible Transactions exclude amounts redeemed under 'Instant Rewards' transactions, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, 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 BOC Credit Card (International) Limited ("the Company") at its sole discretion from time to time. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum rebate amount is HK\$300 for the Spending Period.

Example:

Card Issuance Date	Spending Period (within the first month and following three calendar months of card issuance)
8 January 2023	8 January 2023 to 30 Apr 2023
10 December 2023	10 December 2023 to 31 March 2024

3. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
5. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining transactions through mobile payment function category.
6. The Company reserves the right to amend/change the listed spending categories from time to time. 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.
7. 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.
8. Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded)and/or staff of Bank of China (Hong Kong) Limited,

or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.

9. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
10. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice.
11. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
12. The welcome offer cannot be altered or exchanged for cash or other gifts.
13. 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. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
15. No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
16. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
17. In case of any dispute(s), the decision of the Company shall be final.
18. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 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 samsung.com/hk/samsungpay/#samsung-pay.

General Terms and Conditions

1. The promotion period runs from 1 January to 31 December 2023 (both dates inclusive, the “Promotion Period”).
2. Unless otherwise specified, the offer is only applicable to BOC Henderson Club Visa Card (including BOC Henderson Club Visa Platinum Card and BOC Henderson Club Visa Signature Card) (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the offers.
4. No person other than the Eligible Credit Card customer 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.
5. The Company, Henderson Club Limited (“Henderson Club”) and the participating merchant(s) reserves the right to suspend, change or terminate the offers or amend their terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company, Henderson Club and the participating merchant(s) shall be final.
6. The offer is provided by participating merchants. The Company does not warrant the quality of the products or services provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all effect and consequences of the products and services.
7. 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.

BOC Henderson Club Visa Card Discounted Redemption Rate

1. Eligible Credit Card customer can enjoy discounted Redemption Rate of 18,000 Gifts Points to redeem \$100 rewards, using Gift Points earned by spending with BOC Henderson Club Visa Card (the “Discounted Redemption Rate”).
2. Discounted Redemption Rate is not applicable for redemption of Instant Rewards.
3. The terms and conditions specified in the BOC Credit Card “Gift Point Catalogue” also apply. Please visit BOCHK website for details.

Auto enrollment to Henderson Club

1. If the Eligible Credit Card customer cancels the BOC Henderson Club Visa Card, customer has to notify Henderson Club to terminate the membership separately.

Exclusive Year-round Offers from Henderson Land Group

1. Eligible Credit Card customer can enjoy exclusive Year-round Offers from Henderson Land Group by their BOC Henderson Club Visa Card.
2. Terms and Conditions apply, for details, please visit Henderson Club website.

Double Gift Points offer

1. Eligible Credit Card customer can earn Double Gift Points by paying Property/Car Park Management Fees and Car Park Rental Fees at selected properties managed by Henderson Land Group through autopay by BOC Henderson Club Visa Card. (the "Eligible Spending"). Customer can enjoy extra 1X Gift Point on top of the basic 1X Gift Point (HK\$1=Gift Point) for every HK\$1 Eligible Spending.
2. Offer is applicable to payment to selected properties managed by Henderson Land Group only. Direct Debit Authorization Form is available at the estate's management office.
3. The eligible properties list may update from time to time, for details, please call enquiry hotline: 2850 0938.

**120,000 Reward Gift Points for BOC Henderson Club
Visa Signature Card (the “Promotion”)**

1. The promotion period runs from 1 January to 31 December 2023 (both dates inclusive, the “Promotion Period”). Customers are eligible for the Promotion upon accumulating retail spending of HK\$120,000 or above with BOC Henderson Club Visa Signature Card issued by the Company in Hong Kong within the Promotion Period.
2. The eligible transaction must be made within the Promotion Period and posted to eligible account within 7 days from the transaction date. Eligible transaction includes local, overseas and online retail transactions with machine printed/ electronic sales slip/receipt, posted amount of Merchant Interest-free Instalment Plan within the Promotion Period (the “Eligible Transaction”). Eligible Transaction excludes Instant Rewards offer, local and overseas cash advance, autopay, annual fee, finance charges, handling fee, balance transfer amount, Cash Before Card amount, unposted amount of Merchant Interest-Free Instalment Plan, gift redemption fee, payment via online payment system to designated merchants (for example but not limited to Paypal or Alipay, etc.), any bill payment (including but not limited to payment of telecommunication or utilities bills), online bill payment, online bill payment installment, tax payment, mail order, fax/ phone order, casino transaction, “Cash Instalment” Plan, “Statement Instalment” Plan, Octopus Automatic Add Value, mutual funds payment, insurance transactions, overdue fees, over-limit fees, interest, gift delivery service charge, speculation transactions, unauthorized transactions, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, all other retail transactions without machine printed/electronic sales slip/ receipt and any categories of transaction determined from time to time by the Company.
3. Upon accumulating retail spending of HK\$120,000 or above with the BOC Henderson Club Visa Signature Card within the Promotion Period, cardholders are entitled to additional 120,000 Reward Gift Points (“Reward”) on top of the basic 1 Reward Gift Point for every spending of HK\$1 (HK\$1 = 1 Gift Point). Eligible transaction from an additional card will be combined with those from the main card to be calculated towards the Reward. The Gift Points awarded will be credited to the main card account of the BOC Henderson Club Visa Signature Card on or before 28 February 2024. Within the Promotion Period, each BOC Henderson Club Visa Signature Card account (main card and additional card combined in the calculation) is eligible for getting the Reward once i.e. earning an extra 120,000 Reward Gift Points in maximum.
4. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for the Reward.
5. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Reward is being awarded will be eligible for the Reward. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Reward entitlement will be forfeited automatically forthwith and will not be re-awarded afterwards regardless of the card status.

6. To confirm the Reward earned by each cardholder under the Promotion, the Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Company. If the information provided by cardholder differs from that of the Company records, the latter shall be final and conclusive.
7. Should the cardholder commit any abuse or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the Reward and reverse any so awarded Reward from the card account and/or debit the account with a sum equivalent to the monetary value of the Reward awarded **(in the ratio of every 18,000 Gift Points being equivalent to HK\$100)** without prior notice. In the event of insufficient Reward for the purpose as aforesaid, the Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
8. If the Eligible Transaction is cancelled subsequent to the award of the Reward, cardholders have to return to the Company the Reward being awarded. The Company reserves the right to debit the credit card account with the Reward awarded or, in the event of insufficient Reward for the purpose as aforesaid, with a monetary amount equivalent to the value of the Reward awarded **(according to the ratio of 18,000 Gift Points to HK\$100)** without prior notice.
9. The Reward awarded cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
10. The terms and conditions specified in the BOC Credit Card “Gift Point Catalogue” also apply.
11. 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. All sales slips and/ or such further documentation submitted to the Company will not be returned.
12. The Company reserves its right to change, suspend or terminate the Promotion or amend the terms and conditions at its sole discretion. All matters and disputes will be subject to the final decision of the Company.

Reminder: To borrow or not to borrow? Borrow only if you can repay!