

Terms and Conditions for “Up to HKD3,300 cash rebate for online applications”:

1. “Up to HKD3,300 cash rebate for online applications” Promotion (the “Promotion”) runs from 1 July to 30 September 2025 (both dates inclusive) (the “Promotion Period”). Details of Promotion Phase and Rebate Date as follow:

	Promotion Phase	Rebate Date
1	1 July to 31 July 2025	On or before 30 November 2025
2	1 August to 31 August 2025	
3	1 September to 30 September 2025	

The cash rebate will be automatically credited into the eligible HKD credit card account and shown on the November or December 2025 monthly statement.

2. Cardholders successfully apply for "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment Installment" Plan ("Services") through BoC Pay+ mobile application, Internet Banking, Mobile Banking, BOCHK website or BOCHK Credit Card Official Account (WeChat ID: BOCHK_CC) in WeChat (“e-Channel”) with installment amount HKD/RMB30,000 or above and tenor of 12 months or above within the calendar month during the Promotion Period (the “Eligible Transaction”) can enjoy the cash rebate below:

Installment Amount (count by transaction)	Cash Rebate			
	New Customer		Other Customer	
	Tenor of 12/18 months	Tenor of 24/36/48 months	Tenor of 12/18 months	Tenor of 24/36/48 months
HKD/RMB30,000 - HKD/RMB59,999	HKD200	HKD200	HKD100	HKD100
HKD/RMB60,000 - HKD/RMB99,999	HKD400	HKD600	HKD200	HKD300
HKD/RMB100,000 - HKD/RMB199,999	HKD800	HKD1,000	HKD400	HKD500
HKD/RMB200,000 - HKD/RMB299,999	HKD1,600	HKD2,200	HKD800	HKD1,200
HKD/RMB300,000 or above	HKD2,800	HKD3,300	HKD1,800	HKD2,300

New customer refers to all accounts under the customer, who does not have any installment balance under "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment Installment" Plan in the past 6 months prior to the month of application. Each cardholder (calculated based on identity document number) can only enjoy a maximum cash rebate of HKD3,300 (new customer) / HKD2,300 (other customer) in each calendar month during the Promotion Period.

3. The cash rebate is not applicable to one-off handling fee for “Cash Installment” Plan / “Statement Installment” Plan / "Online Bill Payment Installment" Plan.
4. If cardholder has more than one main BOC Credit Card accounts, the cash rebate will be credited to the most recently opened and activated eligible main BOC Credit Card account.
5. A customer whose credit card accounts are valid and in good standing during the Promotion Period and up to the time the cash rebate has been awarded will be eligible for the Promotion and the cash rebate. In the event of repay prematurely, cancel the Eligible Transaction, termination of the credit card account, violation of the Credit Card Agreement/ User Agreement or forfeiture of the cash rebate during the Promotion and up to the time the cash rebate has been awarded, the cash rebate will be cancelled automatically forthwith.
6. The cash rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Cash rebate can only be used to offset retail spending after the cash rebate has been awarded and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the cash rebate was awarded.
7. Any fraud or abuse will result in the forfeiture of a customer’s eligibility to participate in the Promotion. Should an Eligible Transaction be cancelled/repay prematurely after the cash rebates have being awarded, the eligibility will be forfeited. BOC Credit Card (International) Limited (the "Company") reserves the right to take legal action in such instances.
8. The Company reserves the right to amend the above promotions content and terms and conditions at its sole discretion without prior notice.
9. In case of any dispute arising out of this promotion, the decision of the Company shall be final and conclusive.
10. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.