

**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<sup>st</sup> March to 30<sup>th</sup> April 2025 (both dates inclusive) (the “Promotion Period”). Details of Promotion Phase and Rebate Date as follow:

|   | Promotion Phase                                      | Rebate Date                             |
|---|--|---|
| 1 | 1 <sup>st</sup> March to 31 <sup>st</sup> March 2025 | On or before 30 <sup>th</sup> June 2025 |
| 2 | 1 <sup>st</sup> April to 30 <sup>th</sup> April 2025 |   |

The cash rebate will be automatically credited into the eligible HKD credit card account and shown on the June or July 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<br>(count by transaction) | Cash Rebate              |                             |                          |                             |
|--|--------------------------|-----------------------------|--------------------------|-----------------------------|
|  | New Customer             |                             | Other Customer           |                             |
|  | Tenor of 12/18<br>months | Tenor of 24/36/48<br>months | Tenor of 12/18<br>months | Tenor of 24/36/48<br>months |
| HKD/RMB30,000 -<br>HKD/RMB59,999             | HKD200                   | HKD200                      | HKD100                   | HKD100                      |
| HKD/RMB60,000 -<br>HKD/RMB99,999             | HKD400                   | HKD600                      | HKD200                   | HKD300                      |
| HKD/RMB100,000 -<br>HKD/RMB199,999           | HKD800                   | HKD1,000                    | HKD400                   | HKD500                      |
| HKD/RMB200,000 -<br>HKD/RMB299,999           | HKD1,600                 | HKD2,200                    | HKD800                   | HKD1,200                    |
| HKD/RMB300,000<br>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.

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