

**Terms and Conditions for “Up to HKD3,388 cash rebate for online applications”:**

1. The Promotional Period is from 1<sup>st</sup> January to 29<sup>th</sup> February 2024 (both dates inclusive). Details of Promotion Phase and Rebate Date as follow:

	Promotion Phase	Rebate Date
1	1 <sup>st</sup> January to 31 <sup>st</sup> January 2024	On or before 30 <sup>th</sup> April 2024
2	1 <sup>st</sup> February to 29 <sup>th</sup> February 2024	

The cash rebate will be automatically credited into the eligible HKD credit card account and shown on the April or May 2024 monthly statement.

2. Cardholders successfully apply for "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment Installment" Plan ("Services") through BoC Pay, internet banking, mobile banking, BOCHK website or official account of BOCHK Credit Card on WeChat (WeChat ID: BOCHK\_CC) ("e-Channel") with an aggregate amount in each promotion phase of HKD/RMB15,000 to HKD/RMB49,999 during promotion period will be entitled to HKD128 cash rebate, or an aggregate amount of HKD/RMB50,000 to HKD/RMB99,999 during promotion period will be entitled to HKD388 cash rebate, or an aggregate amount of HKD/RMB100,000 to HKD/RMB199,999 during promotion period will be entitled to HKD688 cash rebate, or an aggregate amount of HKD/RMB200,000 to HKD/RMB299,999 during promotion period will be entitled to HKD1,288 cash rebate, or an aggregate amount of HKD/RMB300,000 or above during promotion period will be entitled to HKD2,388 cash rebate, 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) successfully apply for the Services through the e-Channel with an aggregate amount in each promotion phase of HKD/RMB15,000 to HKD/RMB49,999 during promotion period will be entitled to an extra HKD128 cash rebate, or an aggregate amount of HKD/RMB50,000 to HKD/RMB99,999 during promotion period will be entitled to an extra HKD388 cash rebate, or an aggregate amount of HKD/RMB100,000 to HKD/RMB199,999 during promotion period will be entitled to an extra HKD688 cash rebate, or an aggregate amount of HKD/RMB200,000 or above during promotion period will be entitled to an extra HKD1,000 cash rebate. The cash rebate is only applicable for tenor of 12 months or above for installment products. Regardless of the number of eligible cards held by a cardholder, each eligible cardholder (counted by the Identification Document Number) will only be entitled to maximum HKD2,388 / HKD3,388 (included the new customer extra cash rebate) cash rebate in each promotion phase.
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. 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.
6. BOC Credit Card (International) Limited (the "Company") reserves the right to amend the above promotions content and terms and conditions at its sole discretion without prior notice.
7. In case of any dispute arising out of this promotion, the decision of the Company shall be final and conclusive.

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