

### **BOC Visa Business Card - Gift Points for Cash Advance Transaction ("The Promotion")**

1. Unless otherwise specified, the promotion period is valid from now until 31 December 2019 (both dates inclusive, transaction date shall prevail) ("Promotion Period").
2. To be eligible for The Promotion, cardholders will have to make Cash Advance transactions within the Promotion Period with a BOC Visa Business Card ("Eligible Card") issued in Hong Kong by BOC Credit Card (International) Ltd. (the "Company")
3. To be eligible for The Promotion, cardholders will have to make Cash Advance transactions with a Eligible Card to earn Gift Points at the rate of two points for every Hong Kong dollar transacted.
4. The Gift Points of the Promotion will be posted to the eligible card account in the month following the transaction month.
5. The Gift Points to be awarded will base on the transaction date of the eligible cash advance which must be posted to the Eligible Card account within 7 days from the transaction date.
6. Any fraudulent, unauthorized, unposted, cancelled as well as refunded transactions will result in the forfeiture of eligibility for the Gift Point award.
7. Cardholders will only be entitled to the Gift Point award when their card accounts are valid and in good standing at the time when the award is being made. If a cardholder account has been cancelled or is found to be in violation of the Card User Agreement; or if a cardholder relinquishes the Gift Points at any particular time or at the time when the Gift Points are being awarded, the eligibility for the Gift Points will be forfeited.
8. All Gift Points are not transferable, refundable or convertible into cash or other prizes.
9. Where a cardholder has been awarded the Gift Points and a reversal entry occurs thereafter on any of the related transaction(s), the cardholder is required to reimburse the Company with the equivalent monetary value for such awarded Gift Points or in a manner as may be determined by the Company. The Company will, without prior notice, charge the equivalent monetary value to the cardholder account in reversal of such awarded Gift Points.
10. 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 produce such further documentation or evidence for verification at any time during or after The Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
11. The Company will determine the eligibility of submitted transaction details by verifying the cardholder transaction records kept by the Company. The Company records shall be final and conclusive.
12. 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.
13. The Company reserves the right to change, suspend or terminate The Promotion or amend the terms and conditions at its sole discretion without prior notice.
14. In the event of any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.