

Terms & Conditions of “BOC CEA Dual Currency Credit Card” Welcome Offer:

1. The promotion period runs until 31 December 2024. Only applicants whose BOC CEA Dual Currency Credit Card applications are approved within the promotion period will be eligible for the welcome offer.
2. Successful BOC CEA Dual Currency Credit Card applicants, who have selected the welcome offer of “3,000 Eastern Miles points”, are required to accumulate spending of or over HK\$2,000 in HKD account of the Dual Currency Card on retail spending/ cash advance/ Cash Before Card/ posted amount of merchant installment program (“Spending”) (Online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types as may be designated by BOC Credit Card (International) Limited (“the Company”) from time to time are excluded) within the first two months of card issuance in order to be eligible for the welcome offer.
3. Successful BOC CEA Dual Currency Credit Card applicants, who have selected the welcome offer of “8,000 Eastern Miles points”, are required to accumulate spending of or over HK\$8,000 in HKD account of the Dual Currency Card on retail spending/ cash advance/ Cash Before Card/ posted amount of merchant installment program (“Spending”) (Online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types as may be designated by the Company from time to time are excluded) within the first two months of card issuance in order to be eligible for the welcome offer.
4. Applicants who are existing main cardholders of BOC Credit Card and/or BOC UnionPay Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited or have cancelled any of the above mentioned cards or were once holders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer meant for main cardholders upon approval of their application.
5. The welcome offer’s Eastern Miles points will be credited to main cardholders’ Eastern Miles membership account within 4 to 6 weeks after Spending requirements (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition.
6. Upon confirmation of the selection of welcome offer, it cannot be altered or exchanged for cash or other welcome offer. If applicants have not specified their welcome offer preference or have selected more than one welcome offer, the Company will make the final decision on their behalf.
7. All welcome offers are available while stocks last. The Company reserves the right to provide an alternative offer of equivalent or approximate value in case of shortage.
8. 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 from the cardholder's account the amount equivalent to the cost of the welcome offer of which the cost of "3,000 Eastern Miles points" is HK\$200, "8,000 Eastern Miles points" is **HK\$500** to cardholder's account without prior notice.

9. 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.
10. 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.
11. The Company accepts no liability for the quality of or any other matters relating to the welcome offer. The vendors are solely responsible for all the obligations and liabilities relating to the welcome offer.
12. 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.
13. In case of any dispute(s), the decision of the Company shall be final.
14. In the event of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail.

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