

**Terms and Conditions of “BOC SOGO Visa Signature Card 5% Cash Rebate on Mobile Payment Transaction”:**

1. The promotion period runs from now to 31 December 2024 (both dates inclusive) (the “Promotion Period”).
2. The Offer is only applicable to BOC SOGO Visa Signature Card (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. Retail purchases made with Eligible Credit Card through mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) within the Promotion Period (the “Eligible Transactions”) are entitled to extra 5% Cash Rebate (the “Cash Rebate”). Only Eligible Transactions successfully posted to the Card account within 7 days from the transaction date will be counted. Eligible Transactions include: retail purchases (net of amount redeemed under ‘Instant Reward’). Online bill payment, online bill payment installment, Octopus Add-Value, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.
4. Each cardholder (count by card account) is entitled to a maximum of HK\$100 Cash Rebate per month during the Promotion Period. Cash Rebate accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month.
5. The Cash Rebate awarded will be rounded to the nearest dollar and credited to the main card account of the Eligible Credit Card in the month following the transaction month.
6. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
7. The Company may at its sole discretion to determine the eligibility of spending categories and merchant list from time to time with reference to Visa Worldwide PTE Limited’s respective master list.
8. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
9. Only cardholders whose credit card accounts are valid and in good standing

throughout the entire Promotion Period and at the time the Cash Rebate is being awarded will be eligible for the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically forthwith.

10. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
11. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
12. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
13. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded cash rebate from the related card account. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
14. If the Eligible Transaction is cancelled subsequent to the Promotion Offer of the cash rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the card account with the cash rebate awarded without prior notice.
15. 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.
16. The Company reserves the right to alter the terms and conditions herein without prior notice.
17. The Company reserves the right to change, suspend or terminate the promotion or amend their terms and conditions at its sole discretion without prior notice. In case of any dispute(s), the decision of the Company shall be final.
18. The Company does not warrant the quality of the products and services (including but not limited to the product quality and its quantity) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
19. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

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compatible devices and more details about Apple Pay, please refer to [apple.com/hk/apple-pay](https://apple.com/hk/apple-pay). Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to [samsung.com/hk/samsungpay/#samsung-pay](https://samsung.com/hk/samsungpay/#samsung-pay).