

### **Terms and Conditions of Online Application Extra Welcome Gift:**

1. The promotion period runs from now until 31 December 2019. Only applicant whose main card application (not applicable to BOC Hong Kong Airlines Visa Card) is made via BOC Credit Card (International) Ltd. "BOCI" website (including Bank of China (Hong Kong) Ltd. "BOCHK" Internet Banking, BOCHK Mobile Application, BOCHK iService, BOCI website, BOCI WeChat ID, BOCI URL of QR code and designated link) and approved within the promotion period will be eligible for the online application extra welcome offer.
2. The online application extra welcome gift is HK\$100 Free Spending Credit, the Company reserves the right to offer an alternative gift of equivalent or approximate value.
3. Applicants who are existing main cardholders of BOC Credit Card and/or BOC UnionPay Dual Currency Credit Card (Additional Card, Business Card, Corporate Card, Intown Virtual Card, Great Wall International Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or has cancelled any such card or once held any such card in the 12 months prior to the date of application will not be eligible for the online application extra welcome offer for main cardholder upon approval of application.
4. HK\$100 Free Spending Credit will be credited to main card account within 4-8 weeks after card issuance. The status of the credit card account must be normal, valid and in good credit condition.
5. Where an applicant has successfully applied for two or more main cards of BOC Credit Cards and/or BOC UnionPay Dual Currency Credit Cards within the Promotion Period, the said applicant will be entitled to extra HK\$100 Free Spending Credit once only, and the Free Spending Credit will be posted to the first approved credit card account; if two or more BOC Credit Cards and/or BOC UnionPay Dual Currency Credit Cards are approved at the same time, the Free Spending Credit will be based on the approved highest tier card (the credit card tier in descending order is Visa Infinite Card, Dual Currency Diamond Prestige Card, Dual Currency Diamond Card, World Mastercard, Visa Signature Card, Platinum Card, Titanium Card and Classic Card).
6. Free Spending Credit 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 Free Spending Credit is credited.
7. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also non-refundable and non-transferrable.
8. 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.
9. The Company reserves the right to change, suspend or terminate the welcome offers or amend their terms and conditions at its sole discretion without prior notice.
10. All matters and disputes are subject to the final decision of the Company.
11. In case of any discrepancy(ies) between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.