

**Enjoy Welcome Offer up to total 360,000 FWC Points in exchange for 8 sets of round-trip Business Class Award Ticket\* to Japan**

- **Enjoy up to 15,000 FWC Points in exchange for round-trip Award Ticket\* to Taipei for successful “BOC Hong Kong Airlines Visa Card” application through e-platform**
- **Enjoy up to 345,000 FWC Points for BOCHK Personal Banking Integrated Account Customers who have set up designated HKD / USD time deposit with new fund at the same time**

\* The redemption rate is based on “Hong Kong Airlines Discounted Redemption Campaign 2018” in November 2018. For details, please refer to [www.hkairlines.com](http://www.hkairlines.com).

**Terms & Conditions of “BOC Hong Kong Airlines Visa Card” Welcome Offer:**

1. The promotion period runs from now until 31 March 2019. Only applicants whose BOC Hong Kong Airlines Visa Card applications are approved within the promotion period will be eligible for the welcome offer.
2. Successful a applicants, who have selected the welcome offer of “13,000 FWC Points”, are required to accumulate spending of or over HK\$13,000 on retail spending/ cash advance/ Cash Before Card/ posted amount of merchant installment program (“Spending”) within the first two months of card issuance and included at least 3 mobile payment transactions in order to be eligible for the welcome offer. 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.
3. Successful BOC Hong Kong Airlines Visa Card applicants, who have selected the welcome offer of “8,000 FWC Points”, are required to accumulate spending of or over HK\$8,000 on retail spending/ cash advance/ Cash Before Card/ posted amount of merchant installment program (“Spending”) within the first two months of card issuance and included at least 3 mobile payment transactions in order to be eligible for the welcome offer. 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.
4. Where the main cardholders have successfully applied for additional cards at the same time, the accumulated spending of each additional card should reach HK\$2,000 or above 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 entitle the main cardholder to enjoy the “2,000 FWC Points” reward from each additional card account. Each main cardholder can enjoy a maximum of 18,000 FWC Points from additional cards. (Each main cardholder can apply for a maximum of 9 additional cards).

5. 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, Private Label Card and BOC Express Cash Revolving Credit are all excluded), 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.
6. If the additional card applicants currently hold a BOC Credit Card and/or BOC UnionPay Dual Currency Credit Card (including a main card or an additional card, but Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau, Private Label Card and BOC Express Cash Revolving Credit are all excluded), or have cancelled any such card or once held any such card in the 12 months prior to the date of application, the main cardholder will not be entitled to the additional card welcome offer highlighted in Clause 4 upon approval of the additional card application.
7. The FWC Points will be credited to main cardholder account within 16 to 18 weeks after all Spending requirements (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition.
8. 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.
9. **If cardholders have made multiple redemptions or the relevant transaction to fulfill the spending requirement has been cancelled for whatever reason, the Company reserves the right to debit from the cardholder’s account or FWC account for the welcome offer of FWC Points (“13,000 FWC Points”, “8,000 FWC Points” or the amount equivalent to the cost of the welcome offer), plus a handling fee of up to HK\$300 without prior notice.**
10. **If a cardholder cancels the main credit card account within 12 months from card issuance, the Company will debit the said credit card account an administration fee of HK\$2,000 for Visa Signature Card and HK\$1,600 for Visa Platinum Card without prior notice.**
11. Should two or more BOC Credit Cards and/or BOC UnionPay Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be

entitled to one welcome offer only, and the welcome offer will be that for the highest tier of credit card approved (the credit card tier in descending order is Visa Infinite Card, UnionPay Dual Currency Diamond Prestige Card, UnionPay Dual Currency Diamond Card, World Mastercard, Visa Signature Card, Platinum Card, Titanium Card and Classic Card). If the credit cards are not applied at the same time, the welcome offer for the credit card first approved will be provided.

**Terms and Conditions of “BOC Hong Kong Airlines Visa Card” Online Application Extra 2,000 FWC Points Welcome offer:**

1. The promotion period runs from now until 31 March 2019. Only applicant whose main card application 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 of “Hong Kong Airlines Visa Card” extra FWC Points welcome offer.
2. 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, Private Label Card and BOC Express Cash 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.
3. Extra 2,000 FWC Points Welcome offer will be credited to main card account within 6-8 weeks after card issuance. The status of the credit card account and FWC account must be normal, valid and in good credit condition.
4. Where an applicant has successfully applied for two or more main cards of BOC Credit Cards within the Promotion Period, the said applicant will be entitled to extra 2,000 FWC Points Welcome offer once only, and the FWC Points will be posted to the first approved credit card account; if two or more BOC Credit Cards are approved at the same time, the extra Welcome offer 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).

### **General Terms and Conditions of “BOC Hong Kong Airlines Visa Card”**

1. 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.
2. The above mentioned offer and/or reward are not transferable, refundable or convertible into gift, gift certificate, reward, other prizes or cash.
3. 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.
4. In case of any dispute(s), the decision of the Company shall be final.

### **BOC Hong Kong Airlines Visa Card Time Deposit Reward**

During the Time Deposit Reward Promotion Period, BOCHK Personal Banking Integrated Account Customers (applicable to sole-name account only) have successfully applied for BOC Hong Kong Airlines Visa Card and set up designated HKD / USD time deposit with new fund will be rewarded up to 345,000 FWC Points.

Reward is available on a first-come-first-served basis while quota lasts.

Set up 6-month or 12-month BOC Hong Kong Airlines Visa Card Time Deposit with new fund		
Time deposit amount requirement	6-month Time Deposit Reward	12-month Time Deposit Reward
HKD 1,000,000 / USD 125,000	140,000 FWC Points	345,000 FWC Points
HKD 200,000 / USD 25,000	20,000 FWC Points	50,000 FWC Points

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

**Terms and Conditions of BOC Hong Kong Airlines Visa Card Time Deposit Reward:**

1. The Promotion Period of Time Deposit Reward is from 29 November 2018 to 31 March 2019 (both dates inclusive) (“Time Deposit Reward Promotion Period”)
2. To **enjoy designated FWC points or cash rebate and 0.01% preferential time deposit interest rate** (“Time Deposit Reward”), Personal Banking Integrated Account Customers (applicable to sole-name account only) of Bank of China (Hong Kong) Limited (“BOCHK”) should successfully applied BOC Hong Kong Airlines Visa Card and **set up** BOC Hong Kong Airlines Visa Card Time Deposit **with new fund** via branches or manned phone banking services of BOCHK during Time Deposit Reward Promotion Period (“Eligible Time Deposit Reward Customers”).

Time deposit amount requirement	6-month Time Deposit Reward	12-month Time Deposit Reward
HKD 1,000,000 / USD 125,000	140,000 FWC points	345,000 FWC points
HKD 200,000 / USD 25,000	20,000 FWC points	50,000 FWC points

3. Each Eligible Time Deposit Reward Customer can only enjoy Time Deposit Reward once during the Time Deposit Reward Promotion Period, and must fulfill time deposit amount requirement in clause (2) when setting up the above-mentioned time deposit.
4. If the Eligible Time Deposit Reward Customer is holding a valid and good standing BOC Hong Kong Airlines Visa Card and a valid FWC account at the time of BOCHK processes and credits the Time Deposit Reward, then FWC points will be provided as Time Deposit Reward to such Eligible Time Deposit Reward Customer.
5. FWC points will be credited to the valid FWC account held by the Eligible Time Deposit Reward Customers on or before the following date. **Eligible Time Deposit Reward Customers are required to maintain the integrated account services at the time of Hong Kong Airlines Limited (the "Merchant") crediting of Time Deposit Reward, otherwise, the reward will be forfeited and will not be compensated with any reward.**

Time Deposit set up date	Credit FWC point
29 November 2018 – 31 December 2018	On or before 28 February 2019
1 January 2019 – 31 January 2019	On or before 31 March 2019
1 February 2019 – 28 February 2019	On or before 30 April 2019
1 March 2019 – 31 March 2019	On or before 31 May 2019

6. If an Eligible Time Deposit Reward Customer does not hold a valid FWC account at the time of BOCHK provides the FWC points for Time Deposit Reward. BOCHK will credit cash rebate according to the table below to his/her non-dormant Hong Kong Dollar Savings Account or HKD Current Account on or before month end of time deposit

maturity month without prior notice. Eligible Time Deposit Reward Customers who entitled the reward in cash rebate will not receive FWC points.

Time deposit amount requirement	6-month Time Deposit Reward (Cash Rebate)	12-month Time Deposit Reward (Cash Rebate)
HKD 1,000,000 / USD 125,000	\$10,000	\$20,000
HKD 200,000 / USD 25,000	\$2,000	\$4,000

7. Funds that are deposited via cashier's order / cheques issued by BOCHK and transfers / remittance from BOCHK will not be considered as new funds. For details of the definition of new funds, please contact BOCHK's staff. In case of disputes, BOCHK has the sole discretion to determine the definition of "new funds".
8. Time deposit amount and deposit tenor are subject to the record held by BOCHK.
9. Time deposits should be set-up on banking business days of Hong Kong. Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your agreed notice period with BOCHK. **BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity.** A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.
10. **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae(whichever is higher) subject to a minimum charge of HKD\$200:**
  - 1. Time Deposit Principal x [(Prime Rate\* – 2.50%) – Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year**
  - 2. Time Deposit Principal x (Inter-Bank Offer Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year****\*Subject to the rate as quoted by BOCHK from time to time.**
11. **If more than 1 Eligible time deposit transaction is recorded for an Eligible Time Deposit Reward Customer during the Time Deposit Reward Promotion Period, only one transaction and the first time deposit set up will be counted.**
12. **If Eligible Time Deposit Reward Customers withdraw his/her time deposit before maturity, the Time Deposit Reward will be forfeited.**
13. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of time deposits published on 29 November 2018 by BOCHK and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from

time to time. The preferential time deposit interest rate is one-off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.

14. Time Deposit Reward is available on a first-come-first-served basis while quota lasts.

**General Terms and Conditions :**

1. Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
2. The above offers and/or rewards cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash.
3. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
4. BOCHK and and/or BOC Credit Card (International) Limited ("Card Company") reserve the right to amend, suspend or terminate the above products, services and promotional offers and to amend the terms at any time at their sole discretion.
5. In case of any dispute, the decision of BOCHK and Card Company shall be final.
6. BOCHK and the Card Company are not the suppliers of the FWC points. The usage of the FWC points is subject to the terms as specified by Hong Kong Airlines Limited (the "Merchant"). If you have any enquiries or complaints in respect of the FWC points, should be directed to the Merchant, please contact the Merchant for assistance. BOCHK and the Card Company give no guarantee to the quality of the FWC points or nor accept any liability arising in conjunction with the use of the FWC points provided by the Merchant.
7. The Terms of the offer are construed in accordance with, and are governed by the laws of the Hong Kong Special Administrative Region.
8. Should there be any discrepancy between the Chinese and English versions of this promotional material, the Chinese version shall prevail.

**Risk Disclosure:**

**Risk of Foreign Currency Trading:**

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

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