

Terms and Conditions of “BOC CMHK Dual Currency Diamond Card” Welcome Offer:

1. The promotion period runs from now until 31 December 2023. Only applicant whose BOC CMHK Dual Currency Diamond Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
2. Successful Eligible Credit Card applicants are required to make transactions through mobile payment(the "Eligible Transactions") (Including BoC Pay, UnionPay App, Apple Pay, Huawei Pay) ("Mobile Payment Transactions") within the first month and following three calendar months of card issuance ("Spending Period")(Refer to Example). Eligible Transactions exclude amounts redeemed under 'Instant Rewards' transactions, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards / gift 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 BOC Credit Card (International) Limited ("the Company") at its sole discretion from time to time. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum rebate amount is HK\$300 for the Spending Period.

Example:

Card Issuance Date	Spending Period (within the first month and following three calendar months of card issuance)
8 January 2023	8 January 2023 to 30 Apr 2023
10 December 2023	10 December 2023 to 31 March 2024

3. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD&RMB spending will be combined for transaction amount calculation for BOC Dual Currency Card and every RMB¥1 will be calculated as HK\$1.
4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
5. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited for properly defining transactions through mobile payment function category.
6. 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.
7. 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.
8. Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or Bank of China (Hong Kong) Limited staff or have cancelled the above cards or were once cardholders

of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.

9. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
10. 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 the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice.
11. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
12. The welcome offer cannot be altered or exchanged for cash or other gifts.
13. **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. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
14. 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.
15. 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.
16. 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.
17. In case of any dispute(s), the decision of the Company shall be final.
18. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

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