

“BOC Dual Currency Card UnionPay Mobile QuickPass transaction/Mobile Payment transaction 4%/2% Cash Rebate” Offer Terms and Conditions

1. The promotion period runs from now until 31 December 2019 (both dates inclusive and based on the transaction date) (the “Promotion Period”). Only transaction successfully posted to the account within seven days from the transaction date will be counted.
2. The "BOC Dual Currency Card UnionPay Mobile QuickPass transaction/Mobile Payment transaction 4%/2% Cash Rebate " (the “Offer”) is applicable to the UnionPay Mobile QuickPass transaction/Mobile Payment transaction, including UnionPay QuickPass contactless transactions and “Designated Mobile Payment Method^{*}” transactions (the "Eligible Transaction") conducted by a BOC Dual Currency Card (including the BOC Dual Currency Diamond Card and the BOC Dual Currency Platinum Card) within the Promotion Period. 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 are all excluded. BOC Dual Currency Diamond Card is eligible for 4% cash rebate of the Eligible Transaction whilst the BOC Dual Currency Platinum Card is eligible for 2% cash rebate of the Eligible Transaction. HKD & RMB spending will be combined for accumulated transactions amount calculation; every RMB¥1 spending will be calculated as HK\$1. (Promotion calculation example: RMB ¥ 1,000 eligible transaction will be equivalent to HK\$1,000 eligible transaction.)

* “Designated Mobile Payment Method”(refers to the contactless payment made with Applicable Card that has been provisioned on the designated mobile phone or device) includes BoC Pay, Apple Pay and/or UnionPay App etc., please refer to the Company’s website for details.

3. The Company may at its sole discretion determine the eligibility of spending categories from time to time with reference to the UnionPay International Limited master list for the properly defined online purchase category merchant code.
4. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. 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.
5. Each cardholder (count by card account) is entitled to a maximum of HK\$100 cash rebate per month during the Promotion Period. Cash Rebate Reward 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.
6. Cash rebate awarded will be rounded to the nearest dollar where appropriate and credited to the main card HKD account of the Applicable Card in the month following the transaction month.

7. 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 benefit of any of the provisions of these Terms and Conditions.
8. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Offer.
9. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the cash rebate are being awarded will be eligible for the Offer. In the event of termination of a credit card account, violation of the Card User Agreement or the card account being in default, the Offer entitlement will be forfeited 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. Cash rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
12. 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 Offer of the cash rebate, cardholders will have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the HKD card account with the cash rebate awarded without prior notice.
15. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion.
16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.