

Enjoy Welcome Offer up to total 22,000 FWC Points

- **Enjoy up to 15,000 FWC Points for successful “BOC Hong Kong Airlines Visa Card” application through e-platform**
- **Enjoy extra 7,000 FWC Points with accumulate eligible spending over HK\$20,000 within the first two months of card issuance**

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

1. The promotion period runs from now until 31 December 2020. 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 BOC Hong Kong Airlines Visa Card 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 and Private Label Card 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 and Private Label Card 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 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 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) without prior notice.**
10. 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.
11. 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.
12. The Company accepts no liability for the quality of or any other matters relating to the welcome offer. The vendors are solely responsible for all the obligations and liabilities relating to the welcome offer.

13. The above mentioned offer and/or reward are not transferable, refundable or convertible into gift, gift certificate, reward, other prizes or cash.
14. The Company reserves the right to change, suspend or terminate the welcome offers or amend their terms and conditions at its sole discretion.
15. In case of any dispute(s), the decision of the Company shall be final.
16. In the event of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of “BOC Hong Kong Airlines Visa Card” Extra 7,000 FWC Points

Offer:

1. The promotion period runs from now until 31 December 2020. Successful BOC Hong Kong Airlines Visa Card applicants with accumulate spending over HK\$20,000 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 extra 7,000 FWC points. (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.)
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 this offer for main cardholder upon approval of application.
3. Extra 7,000 FWC Points Welcome offer will be credited to main card account within 16 to 18 weeks after all Spending requirements (if applicable) are fulfilled. 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 7,000 FWC Points 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 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).

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 December 2020. Only applicant whose main card application is made via BOC Credit Card (International) Ltd. “BOCI” website (including BOCHK Mobile Application, 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.
4. In case of any dispute(s), the decision of the Company shall be final.

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