

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

1. The promotion period runs from until 31 December 2025. Only applicants whose BOC Hong Kong Airlines Visa Card (“Eligible Credit Card”) applications are approved within the promotion period will be eligible for the welcome offer.
2. Eligible Transaction includes retail transactions and excludes cash advance, Cash Before Card, unposted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under ‘Instant Reward’, online bill payment, online bill payment instalments, payment by credit card via internet banking or online payment system to designated merchants, tax payments, mail order, telephone or fax order, casino transactions, Octopus Add Value, for purchase and/or reloads of store-value cards/gift cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transactions, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time. Main cardholder and additional/supplementary cardholder spending will be combined for calculation.
3. Eligible Credit Card applicants (“Cardholder”), who have selected the welcome offer of “13,000 FWC Points”, are required to accumulate spending of Eligible Transaction of the Eligible Credit Card HK\$13,000 or above 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.
4. Cardholder who have selected the welcome offer of “8,000 FWC Points”, are required to accumulate spending of Eligible Transaction of the Eligible Credit Card HK\$8,000 or above 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.
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), and/or staff of Bank of China (Hong Kong) Limited 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. 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.
7. 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.
8. **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.**

9. 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.
10. 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.
11. 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.
12. The above mentioned offer and/or reward are not transferable, refundable or convertible into gift, gift certificate, reward, other prizes or cash.
13. The Company reserves the right to change, suspend or terminate the welcome offers or amend their terms and conditions at its sole discretion.
14. In case of any dispute(s), the decision of the Company shall be final.
15. 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.

For the promotional offers and services of BOC Hong Kong Airlines Visa Card, please refer to www.bochk.com/s/a/hka_e.

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