

1. The promotion period runs from 1 January until 31 December 2024 (both dates inclusive and based on the transaction date) ("Promotion Period").
2. Promotion is eligible for BOC i-card (Virtual Card) ("Eligible Card") issued by BOC Credit Card (International) Ltd. (the "Company") in Hong Kong.
3. Within the Promotion Period, only eligible online transactions (refer to Clause 3.1) or/ and eligible mobile payment transactions (refer to Clause 3.2) can enjoy 10X gift points by Eligible Card("Offer").
 - 3.1 Transactions made with Alipay HK and Wechat Pay, net of amount redeemed under 'Instant Reward', online bill payment, 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, financial fee, handling fee, installment fee, internet payment amount, mail order, telephone or fax order, casino transaction, investment, person to person (P2P) fund transfer via mobile device/ app/ electronic platform, 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 are all excluded in eligible online transaction.
 - 3.2 Mobile payment transactions include retail transactions made through BoC Pay, UnionPay App, Apple Pay and Huawei Pay ("Mobile Payment"). Eligible Transactions exclude amounts redeemed under 'Instant Rewards' transactions, online bill payment, 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, financial fee, handling fee, installment fee, internet payment amount, mail order, telephone or fax order, casino transaction, investment, person to person (P2P) fund transfer via mobile device/ app/ electronic platform, 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. 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.
4. 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 the above-mentioned designated category.
5. 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.
6. The Offer have included the basic 1X Gift Point (HK\$ 1/RMB ¥1 =1 Gift Point). Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Gift Points. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum of 10,000 Gift Points per month of each "10X Online Purchase Gift Points" and "10X Mobile Payment Transaction Gift Points".
7. Offer 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. Only transaction successfully posted to the account within seven days from the transaction date will be counted. Cash Rebate/Gift Points awarded will be rounded to the nearest dollar where appropriate and credited to the main card HKD account of Eligible Card in the month following the transaction month.
8. 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.

9. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Offer.
10. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Offer 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.
11. The Company will verify the transaction record to confirm the Offer 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.
12. **The Offer 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.**
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 Offer from the related card account without prior notice. 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 Offer, cardholders will have to return to the Company the Offer 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 without prior notice.
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.
17. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after The Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
18. For the promotional offers and services of BOC i-card (Virtual Card), please refer to www.bochk.com/s/a/icardvc_e for details.

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

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