

BOC SOGO VISA CARD TERMS AND CONDITIONS OF PROMOTIONAL OFFERS

WELCOME OFFERS

1. The promotion period runs from now until 31 December 2024. Only applicant whose BOC SOGO Visa 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, who select "HK\$500 SOGO eGift Certificate" as the welcome offer, are required to accumulate spending of or over HK\$5,000 on retail spending/cash advance/Cash Before Card/ posted amount of merchant installment program ("Spending") (Online Bill Payment, Octopus Add-Value, unposted repayment of cash installment plan and such other transaction types as may be designated by BOC Credit Card (International) Limited (the "Company") from time to time are excluded) within the first two months of card issuance in order to be eligible for the welcome offer.
3. Successful Eligible Credit Card applicants are required to make transactions through mobile payment (the "Eligible Transactions") (Including Apple Pay, Google Pay, Samsung 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 are all excluded from Eligible Transactions. 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 2024	8 January 2024 to 30 Apr 2024
10 December 2024	10 December 2024 to 31 March 2025

4. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
5. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
6. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited/Visa International/Mastercard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
7. 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.

8. 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.
9. 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), 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.
10. For Eligible Credit Card applicants who have selected "HK\$500 SOGO eGift Certificate", the eGift Certificate will be credited to the main cardholder's SOGO Rewards membership account within 4 to 6 weeks after all spending requirements are fulfilled. The status of the relevant credit card account and SOGO Rewards membership account must be normal, valid and in good credit condition. Applicants should ensure the SOGO Rewards membership number provided is accurate. The Company reserves the right to provide an alternative offer of equivalent or approximate value in case of unsuccessful posting of SOGO eGift Certificate due to whatever reasons.
11. For Eligible Credit Card applicants who have selected "10% Cash Rebate for Mobile Spending" as the welcome offer, 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.
12. 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. The cost of "HK\$500 SOGO eGift Certificate" is HK\$500 and "10% Cash Rebate for Mobile Spending" is in accordance with Eligible Transaction amount.
13. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
14. The welcome offer cannot be altered or exchanged for cash or other gifts.
15. 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.
16. 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.

17. 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.
18. 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. Terms & Conditions of SOGO eGift Certificate apply, please refer to the SOGO Rewards App for details.
19. 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.
20. In case of any dispute(s), the decision of the Company shall be final.
21. 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 apple.com/hk/apple-pay. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to samsung.com/hk/samsungpay/#samsung-pay.

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