

Important Notes for BOC Credit Card "Cash Installment" Plan:

1. The cardholder applying for the BOC Credit Card "Cash Installment" Plan ("Cash Installment") agrees to be bound by the Terms and Conditions for the Installment Programs and the Important Notes stated herein. Should there be any inconsistency, the latter shall prevail to the extent of such inconsistency.
2. The "Cash Installment" is not applicable to cardholders of BOC Commercial Card (except BOC Elite Platinum Commercial Card), BOC Prepaid Card, Private Label Card, Purchasing Card, Intown Card, USD Card, Great Wall International Credit Card, BOC Express Cash Revolving Credit and BOC Credit Cards and Prepaid Card issued in Macau.
3. Cardholders shall pay the personalized preferential Monthly Handling Fee and/or Upfront Administration Fee, depending on the offer of the respective promotion. The said fee will depend on the installment amount, repayment period and the account status. The said fee for the cardholders and the annualized percentage rates ("APR") will be shown on the "Cash Installment" transaction screen of "Online Services". The cardholders may call BOC Credit Card designated hotline 2929 2228 for enquiry. The APR is calculated in accordance with the guidelines laid down in the Code of Banking Practice.
4. BOC Credit Card (International) Limited (the "Company") may at its absolute discretion determine the Monthly Handling Fee, Upfront Administration Fee, and the installment amount. The Company reserves its final right to approve or decline any application for the "Cash Installment" without assigning any reason.
5. If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Credit Card Agreement/ User Agreement ("Agreement"). All Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) shall be debited to the Account, for the Cash Installment Program as cash advance transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to cash advance (where appropriate) shall apply. Interest, finance charges or other fees may be chargeable in respect of the Installment Programs and the annualized percentage rate thereof will be shown in the relevant promotional materials and/or the application form.
6. All approved "Cash Installment" applications are irrevocable.
7. The Monthly Installment (including Monthly Handling Fee) and/or, Upfront Administration Fee (if any) will be charged to the relevant card.
8. The amount for "Cash Installment" must be in HKD / CNY and the minimum installment amount for "Cash Installment" is HKD5,000 (applicable to HKD "Cash Installment") / CNY5,000 (applicable to CNY "Cash Installment") or the amount specified by the Company from time to time. The installment amount cannot exceed the cardholder's available credit limit.
9. If the cardholders apply for "Cash Installment" via "Online Services",
 - a) When the applied amount is disbursed to the bank account of the Bank of China (Hong Kong) Limited (the "Bank"), the total daily limit shall be the cardholder's available credit limit, or the amount specified by the Company from time to time. When the applied amount is disbursed to the bank account other than the Bank above, the total daily limit for "Cash Before Card" and "Cash Installment" shall be HKD100,000 (for application in HKD) / CNY100,000 (for application in CNY) or the cardholder's available credit limit (whichever is lower), or the amount specified by the Company from time to time.

- b) Application submitted not later than 3:00pm (Hong Kong time) on Monday to Friday or 10:00am (Hong Kong time) on Saturday (except for public holiday) ("Processing Time") will be processed on the same day, otherwise it will be processed on the coming Processing Time; and
- c) Cardholders will be notified by email one day after the submission date if the application for "Cash Installment" is processed successfully. The cardholders can check out the transaction status via the "Transaction Enquiry" under the "Cash Installment" section in "Online Services".
10. If a cardholder chooses to repay prematurely, the balance of the outstanding Monthly Installments (including the Monthly Handling Fee), and the Upfront Administration Fee (if any) (if not yet debited) shall be due immediately. In addition, the cardholder is liable to pay an Early Repayment Administration Fee **HKD300** (applicable to HKD "Cash Installment") or **CNY300** (applicable to CNY "Cash Installment"). All of them will be charged to the relevant card account accordingly.
11. The "Cash Installment" is not applicable to card accounts in breach of the Agreement, being cancelled or with a past due record.
12. The entire installment amount of the approved "Cash Installment" will be disbursed to the designated personal bank account of the cardholder. An inward remittance fee may be charged by the beneficiary bank.
13. The Company reserves its right to debit a handling fee (maximum **HKD300** (applicable to HKD "Cash Installment") or **CNY300** (applicable to CNY "Cash Installment")) to the relevant card account without prior notice if the loan disbursement of "Cash Installment" is declined due to the account status of the designated account of the cardholders.
14. Big Data Analytics and Artificial Intelligence ("BDAI") technology may be used by the Bank and/or the Company or through its service providers in relation to customer personal or non-personal information for performing the cardholder's credit and risk assessments, enhancing the Bank and customer protection, performing statistical analysis, data mining, developing and maintaining the predicative modelling, assisting in business decision-making and improving operational efficiencies. Use of BDAI by the Bank and/or the Company in relation to personal information is governed by the Bank's BDAI application policies, including the adoption of appropriate measures to ensure that the BDAI are developed and used ethically. Cardholders need to understand that if the personal information in the Bank and/or the Company is out of date or inaccurate, the analysis results of the BDAI application may be affected.
15. The Company reserves the right to change, suspend or terminate the promotion offer or to amend its terms and conditions at its sole discretion anytime without prior notice. All matters and disputes will be subject to the final decision of the Company.
16. Should there be any discrepancy or inconsistency between the English and the Chinese version of the Important Notes, the English version shall prevail.