

**Notice of Amendments to BOC Credit Card
Gift Redemption and “Instant Rewards”
Terms & Conditions**

In response to recent market condition changes, amendments appended below will apply to BOC Credit Card Gift Redemption and “Instant Rewards” Terms & Conditions with effect from the date(s) as shown in the respective section below:

Unless otherwise specified, the below amendments are applicable to all BOC Credit Cards (including BOC Visa Credit Card / BOC MasterCard Credit Card / BOC CUP Dual Currency Credit Card / BOC Intown Virtual Card / BOC Private Label Card / BOC Commercial Card / USD Card and related additional cards, if applicable).

Items		Content of Amendments
1	Clause 4 amendment on BOC Credit Card Gift Redemption Program Terms & Conditions and additional Clause on “Instant Rewards” Terms & Conditions (effective from 4 July 2016)	<p>Validity Period of Reward Gift Points will be:</p> <ul style="list-style-type: none"> - Visa Infinite Card / Visa Infinite Business Card / CUP Dual Currency Diamond Card: Gift Points accumulated up to 3 years validity - World MasterCard / Visa Signature Card / Platinum Card / Platinum Commercial Card: Gift Points accumulated up to 2 years validity - Gold Card / Titanium Card / Classic Card / Gold Commercial Card / Classic Commercial Card / Intown Virtual Card: Gift Points accumulated up to 1 year validity
2	Clause 2 and part 2 amendments on “Instant Rewards” Terms and Conditions (effective from 4 July 2016)	<p>The conversion rate of “Instant Rewards” will be changed to every “250 Reward Gift Points” equals to HKD1 instant cash discount and to every “25,000 Reward Gift Points” equals to HKD100 specific cash coupon / voucher at designated merchants. “Loyalty discounts Offer on Instant Rewards” based on Year(s) of Cardholding will also cease by the same effective date.</p> <p>Remark: Cardholders can redeem HKD 1 instant cash discount with every “250 Reward Gift Points” at designated “Instant Rewards” merchants. The privilege for customers to rely on their Year(s) of Cardholding to redeem “Gift Point Catalogue” cash coupon or voucher at a discount as low as 15,000 Gift Points will remain unchanged.</p>

3	Clause 3 amendment on BOC Credit Card Gift Redemption Program Terms & Conditions (effective from 1 October 2016)	<p>Reward Gift Point or cash rebate entitlement is capped at 10,000 points or HKD50 per statement month for retail transactions under the Supermarket, Convenience Store and Government Department categories, as well as for Online Bill Payment, JET Payment and Octopus Automatic Add Value Service (only applicable to BOC Credit Card(s) which are entitled to earn Gift Points or cash rebate).</p> <p>Payments to any payee under Merchant Category such as “Inland Revenue Department”, “Banking or Credit Card Service”, “Securities Broker”, “Credit Service” and under bill type of “Policy Loan Repayment” are not eligible for the reward of Gift Point or cash rebate.</p> <p>Remark: Supermarket, Convenience Store and Government Department categories are defined as such by Visa, MasterCard, China UnionPay or BOC Credit Card (International) Ltd at their sole discretion from time to time.</p>
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Please note that the amendments shall be binding on you if you continue to use or retain your credit card(s) and / or account(s) with us after the Effective Date. If you decline to accept the amendments, you have the right to terminate your credit card(s) according to the relevant clause under the relevant User Agreement before the amendments are effective. If you have any questions about the above amendments, please call our 24-hour Customer Services Hotline at 2108 3288.

Should there be any discrepancy between the English and the Chinese versions of this notice, the English version shall prevail.

Customer Credit Review Check

We perform consumer credit review check on a regular basis with a view to providing tailor-made credit facilities on our customers. We may access your consumer credit data held by a credit reference agency within the next 12 months to consider, without limitation, increasing, decreasing or cancelling your credit limits. You may approach TransUnion Ltd. (Tel. 2577 1816) for access to your said data.

BOC Credit Card (International) Ltd.
July 2016