

TERMS & CONDITIONS OF PROMOTIONAL OFFERS

General Terms and Conditions:

1. Promotion period is valid from now until 31 December 2022 (both dates inclusive and based on transaction date) ("Promotion Period").
2. Promotion is only applicable to "BOC Taobao World Mastercard" issued in Hong Kong. To be eligible for the offers, Customer ("Eligible Customer") must settle full payment with "BOC Taobao World Mastercard".
3. To be eligible for the offer, Credit card accounts of eligible customer must be normal, valid and in good standing during the Promotion Period.
4. BOC Credit Card (International) Co., Ltd. ("The Company") reserves the right to change, suspend or terminate this promotion or amend the offer terms and conditions at its sole discretion. All matters and disputes will be subject to the final decision of the Company.
5. 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.
6. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions for "0% Taobao Handling Fee Offer":

1. Eligible Customer is entitled to 0% Taobao Handling Fee Offer ("Taobao Handling Fee Waiver Offer") using "BOC Taobao World Mastercard" (only applicable to Main card) for purchase at Taobao through the following means ("Currency Setting" must be set to "HKD") during the Promotion Period:
 - (i) Pay with "BOC Taobao World Mastercard" or use "BOC Taobao World Mastercard" to make payment via AlipayHK App on "Taobao Mobile" App
 - (ii) Pay with "BOC Taobao World Mastercard" via AlipayHK App on Taobao (world.taobao.com)
2. There is no limitation on the number of Taobao Handling Fee Waiver Offer to be enjoyed by Eligible Customers during the Promotion Period.
3. For payment made via AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK system at the time of the transaction. The exchange rate conversion tool in AlipayHK App is for reference only.
4. Taobao Handling Fee Waiver Offer cannot be redeemed for cash, exchanged for other products, returned or transferred.
5. Should Customers commit any abuse or fraudulent act, the Company reserves the rights to cancel the eligibility of the respective cardholder for the Taobao Handling Fee Waiver Offer and debit the account with a sum equivalent to the monetary value of the waiver without prior notice. The Company also reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
6. Transaction is subject to the terms and conditions specified by Taobao and AlipayHK. Please visit Taobao webpage world.taobao.com and AlipayHK webpage www.alipayhk.com for details.
7. The applicability of Taobao Handling Fee Waiver Offer is identified by Taobao platform. Under no circumstances will the Company be liable for any losses, liabilities and compensations caused to Customers arising from the inability of such identification by Taobao platform, or in connection with any operational failure, error, omission or system failure.
8. For the avoidance of doubt, Taobao Handling Fee Waiver Offer is not applicable to Taobao orders under the following conditions: including but not limited to the orders made from non-Mobile App payments,

orders for the Xianyu platform, orders for non-physical goods (including but not limited to virtual currency, call charge cards and other orders that do not require logistics distribution), or other categories that are not supported according to Taobao platform regulations.

9. Respective merchants on Taobao platform are responsible for the liability for the sale of products, after-sale service and all related matters. The Company and Taobao are not involved in the sales process and accept no liability for any matters relating to the product quality, product delivery and goods return arrangement.

Terms and Conditions for “0% Overseas Spending Handling Fee Offer”:

1. Eligible Customer is entitled to 0% Overseas Spending Handling Fee Offer (“Overseas Spending Handling Fee Waiver Offer”) using “BOC Taobao World Mastercard” (including Main card and Additional card) for eligible retail purchases made at overseas physical merchants or overseas online merchants (“Eligible Overseas Spending”) during the Promotion Period.
2. Eligible Overseas Spending refers to retail spending made at overseas merchants (whether physical or online merchants) with original sales slips or official payment records. Overseas spending is defined in accordance to the country codes issued by MasterCard Asia/Pacific (Hong Kong) Limited.
3. There is no limitation on the number of Overseas Spending Handling Fee Waiver Offer to be enjoyed by Eligible Customer during the Promotion Period.
4. Overseas Spending Handling Fee Waiver Offer cannot be redeemed for cash, exchanged for other products, returned or transferred.
5. Should Customers commit any abuse or fraudulent act, the Company reserves the rights to cancel the eligibility of the respective cardholder for the Overseas Spending Handling Fee Waiver Offer and debit the account with a sum equivalent to the monetary value of the waiver without prior notice. The Company also reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.

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