

Terms and Conditions of Spending Promotion (Only applicable to selected BOC Dual Currency Card Customers)

1. The Spending Promotion (the “Promotion”) is only applicable to selected customers (the “Customers”) who received the promotional email (the “Promotional Email”) and / or SMS of this Promotion from BOC Credit Card (International) Limited (the “Company”).
2. This Promotion is only applicable to selected cardholders of BOC Dual Currency Credit Card (including the BOC Dual Currency Diamond Card and the BOC Dual Currency Platinum Card) issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”).
3. The Promotion runs from 7 June to 30 June 2024 (both dates inclusive) (the “entire Promotion Period”).
4. “Eligible Transaction” refers to any single retail transactions (Include local, overseas and online transactions) of any amount made with the same Eligible Credit Card during the entire Promotion Period (offer 1) and/or refers to have accumulated any retail transactions (Include local, overseas and online transactions) with the same Eligible Credit Card via mobile payment (Include BoC Pay, UnionPay APP, Apple Pay & Huawei Pay) during the entire Promotion Period (offer 2) , excluding transactions made via AlipayHK and WeChat Pay HK, “Instant Rewards” transactions, Cash Advances, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value /Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchasing), casino and gambling transactions,

transactions on charity donations and non-profit organizations, and any unauthorized transactions. 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 transactions category.

5. Each Eligible Credit cardholder who made any Eligible Single Retail Transactions (Include local, overseas and online transactions) of HK\$100 or above with the same Eligible Credit Card during the entire Promotion Period, can enjoy a HK\$50 Cash Rebate (the “Cash Rebate”)(offer1). Each Credit cardholder who have accumulated any Eligible retail spending (Include local, overseas and online transactions) of HK\$1,000 or above with the same Eligible Credit Card via Mobile Payment (Include BoC Pay, UnionPay APP, Apple Pay & Huawei Pay) during the entire Promotion Period, can enjoy a HK\$100 Cash Rebate (the “Cash Rebate”)(offer2). Each Eligible Credit cardholder can enjoy the Promotion once of each offer (offer 1 & offer 2) during the entire Promotion Period (entitled to a maximum of HK\$150 Cash Rebate).
6. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD & RMB spending will be combined for transaction amount calculation for BOC Dual Currency Card and every RMB¥ 1 will be calculated as HK\$1.
7. Eligible transaction of the main card and additional card will be regarded as the same credit card account (the entire promotion period, each Eligible Credit Cardholder can get up to HK \$ 150 cash rebate).
8. 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 (refer to Clause 4) will not be counted as Eligible Transactions.**
9. 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.
10. The Cash Rebate will be credited to the main cardholders’ HKD account on or

before 30 September 2024. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

11. **If multiple redemption of Limited Time welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason, the Company reserves the right to debit the amount equivalent to the cost of the welcome reward to the cardholder's account without prior notice.**
12. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
13. **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.**
14. 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.
15. The Company reserves the right to change, suspend or terminate the Promotion, and to amend the relevant terms and conditions at its sole discretion.
16. In case of any dispute(s), the decision of the Company shall be final.
17. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

BoC Pay SVF License Number: SVFB072

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