

Notice of Amendments to the BOC Credit Card “Credit Card Agreement” , “Credit Card User Agreement” and “Commercial Card User Agreement”

Please be informed that with effect from 1 April 2026 (the “Effective Date”), BOC Credit Card (International) Ltd. (“The Company”) will revise the contents of “Credit Card Agreement”, “Credit Card User Agreement” and “Commercial Card User Agreement” listed below. Unless otherwise specified, other service charges/fees/terms and conditions remain unchanged.

Revisions to contents of the “Credit Card Agreement” , “Credit Card User Agreement” and “Commercial Card User Agreement”

Service	Item	Content details before revision	Revised content details
BOC Credit Card	BOC Credit Card (International) Ltd. correspondence address will be revised	20/F, BOC Credit Card Centre, 68 Connaught Road West, Hong Kong.	8/F, BOC Credit Card Centre, 68 Connaught Road West, Hong Kong.

Note:

1. Unless otherwise specified, the amendments are applicable to all types of 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 and related Supplementary Cards, if applicable).
2. Please note that you will be deemed to have agreed to the above amendments and will be bound by them if you continue to use or retain your credit card(s) and/or maintain the card account(s) with us on or after the Effective Date. Please note if you do not accept the amendments, we may not be able to continue to provide services to you. If you have any enquiry/response regarding the amendments, please call our 24-hour Customer Service Hotline at 2108 3288. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.
3. Customers can also refer to the Company website (www.bochk.com) (Home > Credit Card > Customer Service) for the “Credit Card Agreement” , “Credit Card User Agreement” and “Commercial Card User Agreement”.
4. Customers can also download this customer notice from the Company website (www.bochk.com) (Home > Credit Card > What’s New) on or before 30 June 2026 and customers may not be able to access or download such customer notice afterwards.

For enquiries, please call our 24-hour Customer Service Hotline at 2108 3288.

Credit Review Check

We perform credit review on a regular basis with a view to providing tailor-made credit facilities on our credit card customers. We may access your consumer credit data held by credit reference agency(ies) within the next 12 months to consider, without limitation, increasing, decreasing or cancelling your credit limits. You may approach TransUnion at (852) 2577 1816 or PingAn OneConnect at (852) 2271 6268 for access to your said data.

BOC Credit Card (International) Ltd.

December 2025