

## BOC Hospital Authority Credit Card Offers Terms and Conditions

### General Terms and Conditions

1. Unless otherwise specified, offers are valid from now until 31 December 2026 (both dates inclusive) (“the Promotion Period”). Only transaction successfully posted to the account within seven days from the transaction date will be counted.
2. Unless otherwise specified, the offer is only applicable to customer (“Cardholders”) holding BOC Hospital Authority Credit Card (including BOC Hospital Authority UnionPay Dual Currency Platinum Card and BOC Hospital Authority World Mastercard) (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. Details of promotion offer of BOC Hospital Authority Credit Card, please visit <https://www.bochk.com/en/creditcard/details/cobrand/assn/hacc.html>.
4. 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.
5. The Company does not warrant the quality of the products or services provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all effect and consequences of the products and services.
6. The Company and the participating merchants reserve its right to change, suspend or terminate the relevant offers 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 and the participating merchants.
7. 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 of “Up to 5X Gift Points for Hospital Authority Staff Co-Op Shop” (The “Promotion”/ “Offer”)

1. Transactions paid by the Eligible Credit Card at Hospital Authority Staff Co-Op Shop (including online staff CoOp Shop) (the “Eligible Transaction”) are eligible for up to 5X Gift Points, details as below:

Eligible Credit Card	Eligible Gift Points
BOC Hospital Authority UnionPay Dual Currency Platinum Card	2X
BOC Hospital Authority World MasterCard	5X

2. HKD and RMB (if applicable) spending will be combined for accumulated transactions amount calculation; every RMB¥1 spending will be calculated as HK\$1. (Promotion calculation example: RMB¥1,000 Eligible Transaction will be equivalent to HK\$1,000 Eligible Transaction.)
3. Eligible Credit Cardholders are entitled up to 5X gift points reward for the Eligible Transaction. Gift Point rewards will be credited to the Main Card account of the Eligible Credit Card in or before the month following the transaction month.

**BOC Hospital Authority UnionPay Dual Currency Platinum Card** - Double gift points reward includes basic 1X gift point (HK\$ / RMB¥1=1 gift point) and extra 1X gift point (“Extra 1X gift point”). Gift Points will be awarded based on “Extra 1X gift point” entitled and will be rounded to the nearest dollar.

**BOC Hospital Authority World MasterCard** – 5X gift points reward includes basic 1X gift point (HK\$ / RMB¥1=1 gift point) and extra 4X gift point (“Extra 4X gift point”). Gift Points will be awarded based on “Extra 1X gift point” entitled and will be rounded to the nearest dollar.

4. Eligible Transaction from an Supplementary Card will be combined with those from the Main Card to be calculated towards the Reward. And the Gift Points awarded will be credited to the Main Card account.
5. Each Eligible Credit Card account is entitled to a maximum of 25,000 Gift Points for “Extra 1X gift point” and “Extra 4X gift point” per month during the Promotion Period.
6. The Company may at its sole discretion determine the eligibility of spending categories and merchant list from time to time with reference to the UnionPay International Limited / Mastercard Asia/ Pacific (Hong Kong) Limited master list of merchant code for the above-defined Eligible Transaction. The Company reserves the right to amend the listed spending categories from time to time without prior notice. 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 will not be counted as Eligible Transactions.
7. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this promotion.
8. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Reward are being awarded will be eligible for the Reward. In the event of violation of the Card User Agreement/Card Agreement, termination of a card account or the card account being in default or existence of adverse records, the Reward entitlement will be forfeited automatically forthwith.
9. To confirm the reward earned by each cardholder under the Promotion, the Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Company. If the information provided by Cardholder differs from that of the Company records, the latter shall be final and conclusive.
10. Should the cardholder commit any abuse or fraudulent act, the Company shall cancel the

eligibility of the respective cardholder for the Reward and reverse any so awarded Reward from the card account and/or debit the account with a sum equivalent to the monetary value of the Reward awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice in the event of insufficient gift point for the purpose as aforesaid. The Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.

11. If the Eligible Transaction is cancelled subsequent to the award of the reward, the Company reserves the right to debit the credit card account with the Reward awarded or, in the event of insufficient gift point for the purpose as aforesaid, with a monetary amount equivalent to the value of the Reward awarded (according to the ratio of 25,000 Gift Points to HK\$100) without prior notice.
12. Reward awarded cannot be redeemed for cash or other gift items, transferred or resold.
13. The terms and conditions specified in the BOC Credit Card "Gift Point Catalogue" also apply.  
For details please refer to the Company's website.
14. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.

**Terms and Conditions of Airport Lounge access privilege for BOC Hospital Authority World Mastercard**

1. The promotion period runs from now until 31 December 2026 (both dates inclusive and based on the transaction date) ("Promotion Period").
2. Unless otherwise specified, the offer is only applicable to BOC Hospital Authority World MasterCard (the "Eligible Credit Card") that issued by the Company in Hong Kong.
3. The main cardholder can enjoy 1 complimentary access to designated Plaza Premium Lounges upon making Eligible Overseas Transactions of HK\$10,000 on Eligible Credit Card account in the month of the access or the next calendar month after the access. For example:

The month that main cardholder accesses the lounge	The period for accumulating eligible overseas transactions of HK\$10,000
30 May 2025	From 1 May 2025 to 30 June 2025
31 December 2025	From 1 December 2025 to 31 January 2026

4. Eligible Transactions include overseas retail/online transactions and/or overseas cash advance ("Eligible Transactions"), but net of refunded transactions based on the refund posting date. Any fraudulent, unauthorized, cancelled, unposted transactions, annual fee, financial fee, handling fee, balance transfer amount, cash before card service amount, installment fee, gift redemption fee, internet payment, tax payment, mail order, telephone or fax order, casino transaction, gift delivery charges, investment and any other transactions without sales slip are all excluded. Eligible Transactions cover qualifying activities generated by both the Main cardholder and the related additional cardholder(s) under the same card account. Only Eligible Transactions successfully posted to the account within seven days from the transaction date will be counted.
5. Eligible Overseas Transaction means retail transactions made and settled in foreign currency but excludes foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
6. If Cardholder cannot fulfill the spending requirement or exceed the number of complimentary access offered to designated Plaza Premium Lounges, Cardholder is subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.
7. Cardholders are allowed to enjoy complimentary access once per day (subject to the time record of respective airport lounge), subsequent access on the same day will be subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.
8. Designated Plaza Premium Lounges include INTERVALS Sky Bar and Restaurant. For the list of designated Plaza Premium Lounges ("Lounge"), please visit [www.plazapremiumlounge.com/en-uk](http://www.plazapremiumlounge.com/en-uk). (Not applicable to Plaza Premium Lounges which are located out of China and with "This lounge is owned and managed by a third party" stated on Plaza Premium Lounge official website.)
9. The Cardholder must abide by the rules and policies of each participating Lounge, and the Cardholder accepts that a same day boarding pass and Eligible Credit Card does not guarantee access to the Lounge. The Cardholder accepts that the Company has no control over the Lounge's decision on whether to admit any cardholder or accompanying guest, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time Cardholders may spend in the location, any charges payable above and beyond those included in the Lounge access, or the personnel employed by the Lounge.
10. Offer is subject to availability.

**"BOC World Mastercard up to 5X Gift Points for transactions on local dining and department store" Terms and Conditions**

1. The promotion period runs from now until 31 December 2026 (both dates inclusive and based on the transaction date) ("Promotion Period").
2. Promotion is eligible for BOC World Mastercard ("Eligible Card") issued by BOC Credit Card (International) Ltd. (the "Company") in Hong Kong.
3. Within the Promotion Period, eligible local transactions on dining and department store\* can enjoy below offer:
  - 3.1 "2X Gift Points for dining and department store transactions": Cardholders make eligible transactions on local dining and department store\* at any amount entitle 2X gift points.

3.2 "5X Gift Points for dining and department store transactions": Cardholders make monthly accumulated transaction amount on local and /or oversea retail purchase and/or cash advance of HK\$15,000 or above within the calendar month ( "Monthly Accumulated Transaction Amount"), eligible transactions on local dining and department store entitle extra 3X gift points, total 5X gift points. Net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, internet payment amount, mail order, telephone or fax order, casino transaction, investment, person to person (P2P) fund transfer via mobile device/app/electronic platform, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded in Monthly Accumulated Transaction Amount. \*Eligible transactions on local dining and department store include local transactions on dining (not applicable to banquet services, private parties/functions, private room events, dining outlets in social/sports association or clubhouses) and department store ('Eligible Transactions'). Eligible Transactions include transactions made at merchants with merchant codes defined as restaurant, dining and department store merchants/organizations (as defined by the Company/MasterCard Worldwide from time to time). Net of amount redeemed under 'Instant Reward', online bill payment or online transactions, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, internet payment amount, mail order, telephone or fax order, casino transaction, investment, person to person (P2P) fund transfer via mobile device/app/electronic platform, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.

4. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Mastercard Asia/ Pacific (Hong Kong) Limited for properly defining the above-mentioned designated category.

5. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. 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 will not be counted as Eligible Transactions.

6. The Offer have included the basic 1X gift point (HK\$1=1 Gift Point). Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Gift Points.

7. Gift Points Reward accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month. Only transaction successfully posted to the account within seven days from the transaction date will be counted. Gift Points awarded will be rounded to the nearest dollar where appropriate and credited to the main card HKD account of Eligible Card in the month following the transaction month.

8. 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.

9. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Offer.

10. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the gift points are being awarded will be eligible for the Offer. In the event of termination of a credit card account, violation of the Card User Agreement or the card account being in default, the Offer entitlement will be forfeited automatically forthwith.

11. The Company will verify the transaction record to confirm the gift points 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.

12. The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

13. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded Gift Points from the related card account without prior notice. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.

14. If the Eligible Transaction is cancelled subsequent to the Offer of the gift points, cardholders will have to return to the Company the gift points being awarded. The Company reserves the right to debit the HKD card account with the gift points awarded without prior notice.

15. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after The Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.

16. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.

17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.

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