

## Terms and Conditions of BOC HKCEA Dual Currency Platinum Card Promotion

### General Terms and Conditions

1. All of the below 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 BOC HKCEA Dual Currency Platinum Card (the "Eligible Credit Card") that issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong.
3. Details of promotion offer of BOC HKCEA Dual Currency Platinum Card, please visit <https://www.bochk.com/en/creditcard/details/cobrand/assn/hkcea.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 respective merchants each reserves 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 respective 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 "2X Gift Points on the Retail Spending Made on the Birthday Date" Promotion

1. Cardholders holding the main card of Eligible Credit Card ("Cardholder") are entitled to 2X gift points on the eligible retail spending made on the birthday date by using the Eligible Credit Card (The "Promotion"/ "Offer"). The offer is only applicable to the main card of BOC HKCEA Platinum Card ("Eligible Transaction").
2. The extra 1X gift point reward is based on the transaction made on the birthday date which corresponds with the system captured date of birth, and excludes cash advance, annual fee, financial charge, late charge balance transfer, cash before card, payment for installment program, online bill payment, online transaction, Jet Payment and autopay transaction and any other category as may be defined by the Company at its sole discretion from time to time are all excluded from Eligible Transaction ("Eligible Transaction").
3. 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.)
4. Eligible Credit Card Cardholders are entitled to double gift points reward for conducting the above mentioned Eligible Transaction. 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. Extra gift points will be posted to the eligible cardholder account within 2 months from the eligible cardholder's qualifying birthday date and shown in the monthly statement that follows.
5. Each cardholder (count by eligible cardholder) is entitled to a maximum of 25,000 Gift Points for "Extra 1X 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 /Visa International 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, cardholders have to return to the Company the Reward being awarded. 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.

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