<u>"BOC CPPCC Dual Currency Platinum Card" TERMS & CONDITIONS OF</u> PROMOTIONAL OFFERS

- The promotion period runs from now until 31 December 2025. Only applicant whose BOC CPPCC Dual Currency Platinum Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
- Customers who successfully apply for the "BOC CPPCC Dual Currency Platinum Card" will receive a welcome offer of "HK\$500 free spending credit" without the needs of meeting any spending requirements.
- 3. The free spending credit will be credited to the main card account within 4 to 6 weeks after all relevant spending requirements (if any) are met. The relevant credit card account status must be normal, valid and in good credit standing by then.
- 4. The free spending credit can only be used for future credit card retail purchases. It cannot be used as a cash advance, to pay any financial charges, or to pay the unpaid credit card balance accumulated before receiving the free cash credit. It cannot be exchanged for cash, convert to other gifts, return or transfer.
- 5. If the applicant has canceled the card within 12 months before the application date or has held the above credit card, he or she will not be able to enjoy the welcome offer of the principal card even if the application is approved.
- 6. If a customer is found to have repeatedly claimed the welcome offer or canceled the primary card account within 12 months after the issuance of the card, BOC Credit Card (International) Limited (the "Card Company") reserves the right to deduct the welcome offer from the customer's credit card account without prior notice.
- 7. If the applicant successfully applies for two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards at the same time during the promotion period, he or she can only receive one welcome offer; for applicants who do not apply at the same time, the priority of successful approval will be considered.
- 8. No person other than the cardholder and the BOC Credit Card (International) Ltd. (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. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion without prior notice.
- 10. In case of any dispute(s), the decision of the Company shall be final.
- 11. In case of any discrepancy (ies) between the Chinese and the English versions of the terms and conditions, the Chinese version shall prevail.