<u>"BOC HK Federation of Trade Unions VISA Platinum Card" TERMS &</u> CONDITIONS OF PROMOTIONAL OFFERS

- No handling fee when using the "BOC HK Federation of Trade Unions VISA Platinum Card" to pay course tuition fees at the HKFTU Study Center.
- Partial amount of each transaction will be donated to the "The Hong Kong Federation of Trade Unions Hong Ling Society".
- 1. The promotion period runs from now until 31 December 2025.
- 2. 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.
- 3. 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.
- 4. In case of any dispute(s), the decision of the Company shall be final.
- 5. In case of any discrepancy (ies) between the Chinese and the English versions of the terms and conditions, the Chinese version shall prevail.