

Terms and Conditions of BOC Bliss Card Limited-time Welcome Offer for Existing Customers:

1. The promotion period runs from 2 March 2026 until 30 June 2026 (“Promotion Period”).
2. Limited-time Welcome Offer for Existing Customer (“Limited-time Welcome Offer”) is only applicable to BOC Bliss Card (“Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong. Only applicants who applied for Eligible Credit Card within the promotion period and are approved by 31 July 2026 are eligible for the Limited-time Welcome Offer.
3. Limited-time Welcome offer is only applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded). Limited-time Welcome offer is not applicable to staff of Bank of China (Hong Kong) Limited.
4. Each Customer (counted by the Identification Document Number) can enjoy Limited-time Welcome Offer ONCE.
5. Eligible Credit Card Cardholder (“the Cardholder”) is required to accumulate Eligible Transaction of HK\$5,000 or above within the first month and following 2 calendar months of card issuance (“Spending Period”) (Refer to Example) to be eligible for the Limited-time Welcome Offer:

Spending Period Example:

Card Issuance Date	Spending Period
10 March 2026	10 March 2026 to 31 May 2026
20 May 2026	20 May 2026 to 31 July 2026

6. Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, unposted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, 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, mail order, telephone or fax order, casino transaction, Octopus Add Value, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, Alipay, WeChat Pay, PayMe and BoC Pay+, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip and any other category as may be defined by the Company at its sole discretion from time to time. Main card and additional/supplementary card spending will be combined for calculation.
7. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
8. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Cash Rebate.
9. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International for properly defining above spending categories counted as Eligible Transaction.
10. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.
11. The Limited-time Welcome Offer awarded will be credited to the main card account of the Eligible Credit

Card within the following 5 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).

12. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
13. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
14. If multiple redemption of Limited-time Welcome Offer has occurred or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Limited-time Welcome Offer to the Cardholder's credit card account without prior notice.
15. Limited-time Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
16. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
17. No person other than the Eligible 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.
18. The Company reserves the right to change, suspend or terminate the Limited-time Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
19. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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