

Terms and Conditions of BOC Bliss Card Promotion Offers:

General Terms and Conditions:

1. Unless otherwise specified, offers (“Offers”) are only applicable to the holders (the “Cardholder”) of BOC Bliss Card (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
2. The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Offers.
3. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for the Offers.
4. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Offers entitlement will be forfeited automatically forthwith.
5. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the 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.
6. The Company will verify the transaction record to confirm the Offers 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.
7. Any cancelled, refunded, falsified and unposted transactions are not counted as Eligible Spending. In case of such transactions, the Offers will be cancelled together with those transactions. Any fraud and/or abuse of the Offers by any person (as determined by Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company and/or Visa and/or the participating merchant(s) at their sole discretion) will result in forfeiture of the person’s eligibility to the Offers. BOCHK and/or the Company reserve the right to deduct the value of any Offers redeemed inappropriately by a Cardholder directly from any of the Cardholder’s relevant Credit Card account without prior notice, and/or take legal action in such instances to recover any outstanding amounts.
8. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. 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 benefit of any of the provisions of these terms and conditions.
10. BOCHK and/or the Company reserves the right to change, suspend or terminate the offers below, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.
11. BOCHK and/or the Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
12. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

Terms and Conditions of Online Spending Offer:

1. The Promotion runs from 2 March to 31 December 2026 (both dates inclusive, the “Promotion Period”).
2. Within the Promotion Period, Eligible Customers who accumulate Eligible Transaction (refer to Clause #5) of HK\$2,000 or above (the “Eligible Transaction”) (Spending requirement will be waived till 31 December 2026) with Eligible Credit Card in each calendar month during the Promotion Period are entitled to enjoy a total of 15X Gift Points, which consists of basic 1X Gift Point plus extra 9X Gift Points for every HK\$1 eligible online transaction (the “Eligible Online Transaction”) and extra 5X Gift Points for every HK\$1 spend at selected online merchants (the “Eligible Selected Online Merchant Transaction”).

3. The list of selected online merchants will be updated from time to time. Please refer to website https://www.bochk.com/dam/boccreditcard/BLISS/selectedmerchants_EN.pdf for details.
4. Including basic Gift Points, each Eligible Credit Card account (main card and supplementary card will be combined in the calculation) is eligible for earning a total of 150,000 Gift Points for Eligible Online Transaction and Eligible Selected Online Merchant Transaction at maximum each calendar month during the entire Promotion Period. Please refer to table below for details :

	Online Transaction	Selected Online Merchant
Basic Gift Point	HK\$1=1 Gift Point	HK\$1=1 Gift Point
Online Transaction Extra Gift Points	HK\$1=9 Gift Points	HK\$1=9 Gift Points
Selected Online Merchant Transaction Extra Gift Points	N/A	HK\$1=5 Gift Points
Total Gift Points	HK\$1=10 Gift Points	HK\$1=15 Gift Points
Eligible spending amount per calendar month	First HK\$10,000 Eligible Online Transaction	First HK\$10,000 Eligible Online Transaction of selected online merchant
Maximum Gift Points earned per calendar month	Maximum total 100,000 Gift Points, including basic Gift Points	Maximum total 150,000 Gift Points, including basic Gift Points and Online Transaction Extra Gift Points

Example (Based on spending in a calendar month) :

Example	1	2	3	4
Total Eligible Transaction	Total Eligible Online Transaction: HK\$10,000; with HK\$0 from Selected Online Merchant	Total Eligible Online Transaction: HK\$8,000; with HK\$2,000 from Selected Online Merchant	Total Eligible Online Transaction: HK\$10,000; with HK\$10,000 from Selected Online Merchant	Total Eligible Online Transaction: HK\$120,000; with HK\$10,000 from Selected Online Merchant
Basic Gift Points	10,000 Gift Points	8,000 Gift Points	10,000 Gift Points	120,000 Gift Points
Online Transaction Extra Gift Points	HK\$10,000 X 9 = 90,000 Gift Points	HK\$8,000 X 9 = 72,000 Gift Points	HK\$10,000 X 9 = 90,000 Gift Points	HK\$10,000 X 9 = 90,000 Gift Points (the maximum points cap has been reached in that calendar month)
Selected Online Merchant Transaction Extra Gift Points	N/A	HK\$2,000 X 5 = 10,000 Gift Points	HK\$10,000 X 5 = 50,000 Gift Points	HK\$10,000 X 5 = 50,000 Gift Points
Total Gift Points	100,000 Gift Points	100,000 Gift Points	150,000 Gift Points	260,000 Gift Points

5. Eligible Transaction includes retail transaction made with physical cards or mobile payments (including Apple Pay, Google Pay or Samsung Pay) at local or overseas physical merchants, but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add

Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company. Main cardholder and additional/supplementary cardholder spending will be combined for calculation.

6. Eligible Online Transaction includes retail transaction made via online but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, , person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
7. The transaction amount will be based on the amount in Hong Kong Dollars after conversion posted in the credit card statement.
8. The Company may from time to time at its sole discretion define the meaning of Eligible Transactions, designated spending categories and merchant list, with reference to Visa International for properly defining the abovementioned Eligible Transactions.
9. The Company reserves the right to amend/change Eligible Transactions, designated spending categories and merchant list from time to time. 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 merchants outside the spending categories will not be counted as Eligible Online Transaction or Eligible Selected Online Merchant Transaction.
10. Eligible Transactions of a supplementary card will be combined with those from the main card to calculate towards the total transactions under the same credit card account.
11. Only Eligible 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 account of Eligible Credit Card in 3 calendar months following the transaction month.
12. 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 (in the ratio of every 25,000 Gift Points being equivalent to HK\$100). The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
 13. If any of the Eligible Transactions is cancelled subsequent to the award 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 credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice.
 14. The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
 15. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.

Terms and Conditions of Up to 15% Off Flight and Hotel Booking in China Promotion:

1. The promotion period runs from 00:00 on 1 March 2026 to 23:59 on 28 February 2027 (Hong Kong Time) (both dates inclusive, the "Promotion Period").
2. During the Promotion Period, Eligible Credit Cardholders can enjoy the following offers when booking flights from/to China and hotel in China via Wing On Travel website or mobile app (collectively the "Offers"):

	Offer Details
Offer 1: Flight Booking	<p>Enjoy 15% discount upon a single net spending of HK\$1,800 or above when booking one-way or round-trip flight tickets departing from destinations in China (including Taiwan and Hong Kong) via Wing On Travel website or mobile app (the "Offer 1"). Designated promo code BOCBLISST must be input during payment in order to enjoy Offer 1.</p> <p>Specific terms and conditions for Offer 1:</p> <ul style="list-style-type: none"> - The flight must depart from or return to Hong Kong. - Maximum instant discount of HK\$600 is entitled per order. - The calculation of the designated spending amount (HK\$1,800) applies to the air ticket fare only and excludes taxes, airport construction fees, fuel surcharges, insurance premiums and/or original product discounts. - Offer is not applicable to "Multi-city" / open-jaw tickets.
Offer 2: Hotel Booking	<p>Enjoy a 15% discount upon spending of HK\$1,800 or above (tax included) when booking prepaid hotels in China, Macau, Hong Kong or Taiwan (the "Offer 2"). and one for hotels. Designated promo code BOCBLISSH must be input during payment in order to enjoy Offer 2.</p> <p>Specific terms and conditions for Offer 2:</p> <ul style="list-style-type: none"> - Maximum instant discount of HK\$600 is entitled per order.

Offer 1 and 2 cannot be used simultaneously under the same booking. The required minimum spending amount of HK\$1,800 are calculated separately for flight and hotel bookings and input designated flight and hotel promo code accordingly in order to enjoy the Offers.

3. Cardholders must be Wing On Travel members, log in to their member account before booking, enter the designated promo code prior to payment and settle the payment directly with an Eligible Credit Card to enjoy the Offer.

4. The Offers are not applicable to transactions made via third-party payment platforms or e-wallets, including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, WeChat Pay, BoC Pay+ and PayPal.
5. Weekly quota applies, which is limited and subject to availability on a first-come, first-served basis. Quota will be released every Monday at 11:00 am via Wing On Travel website (<https://www.wingontravel.com/promotion/activity/promo-bliss-card>) or app.
6. The applicable travel period is from 1 March 2026 to 31 May 2027.
7. Each Wing On Travel member account can redeem and use the promo code once only during each calendar month within the Promotion Period.
8. The promo code cannot be used in conjunction with other promotions and discounts, except Wing On Travel Member Points (eMoney).
9. Offers cannot be exchanged for cash, other products or discounts. It is non-transferable to other member accounts and cannot be applied to any orders that have already been completed, submitted or successfully booked.
10. In the event of any order cancellation or modification for any reason, the used promo code will not be reissued.
11. Product images, prices, and information are for reference only. Prices are subject to change; please refer to the actual price shown on the final booking page.
12. The Company and Wing On Travel reserve the right to amend these Terms and Conditions or modify or terminate the offer at any time without prior notice. In case of any dispute, the decision of The Company, and Wing On Travel shall be final.

The Company accepts no liability for the quality of or any other matters relating to the products and services provided by Visa, Service Provider, hotels and/or airlines. Service Provider, hotels and/or airlines are solely responsible for all obligations and liabilities relating to the products and services on offer. The Company, Visa, Service Provider, hotels and/or airlines reserve the right to suspend, change, or terminate the offers or amend the offer terms and conditions at their sole discretion. All matters and disputes will be subject to the final decision of the Company, Visa, Service Provider, hotels and/or airlines.

BOC Pay+ SVF License Number: SVFB072

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