

### Important Notice of Cessation of BOC CLP Visa Card

Thank you for your support. Please be informed that BOC CLP Visa Card will cease operations from 31 July 2025. To bring you the highest quality of service and exceptional privileges, we will convert your existing card account mentioned to a new Credit Card – BOC Cheers Visa Signature Card (“Cheers Card”).

**For clients who are existing Cheers Card holder**, we will not arrange the card conversion for you and the existing card will be **terminated on 31 July 2025**. The settings below will be transferred to your existing Cheers Card:

- |                         |                           |
|-------------------------|---------------------------|
| ✓ Statement balance     | ✓ Accumulated gift points |
| ✓ Interest-free Program | Purchase Instalment       |

**You may wish to re-establish the below settings (if applicable) by contacting the merchant or the bank concerned in advance :**

- |  |  |
|--|--|
| ♦ Octopus Card Automatic Add Value Service | ♦ Merchant autopay                           |
| ♦ Online bill payment                      | ♦ Remaining number of instalments and amount |
| ♦ Monthly stock/funds plan                 | ♦ Linking with bank account                  |
| ♦ Mobile payment                           |  |

**For clients who are not existing Cheers card holder**, we will convert your existing card account mentioned to a new Credit Card – BOC Cheers Visa Signature Card (“Cheers Card”). The services and privileges that you have been enjoying with your card will be improved. For details on card conversion, please refer to the table below:

Existing Credit Card	Converted account’s card type <sup>2</sup>
BOC CLP Visa Card	BOC Cheers Visa Signature Card

Comparison of credit card services and offers (for reference only):

	Existing BOC CLP Visa Card	New Cheers Visa Signature Card
Annual Fee	Perpetual annual fee waiver	Perpetual annual fee waiver will be arranged for the mentioned credit card account
Gift Points	1X Gift Points	Upon accumulated monthly spending of HK\$5,000, dining and travel spending are eligible for 8X Gift Points
Flights Offer	Not Applicable	Enjoy 15% off when booking flights on Qatar Airways website

Visa Card Privilege	Visa Privilege	Visa Signature Privilege
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Terms and conditions apply, for details and Visa Signature Card privilege, please visit:  
[https://www.visa.com.hk/en\\_HK/pay-with-visa/find-a-card/visa-signature.html](https://www.visa.com.hk/en_HK/pay-with-visa/find-a-card/visa-signature.html)

Following account information, service setup and setting will be automatically transferred to your new card after your new main card being activated:

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Statement balance                         | <input checked="" type="checkbox"/> Accumulated Gift Points |
| <input checked="" type="checkbox"/> Interest-free Purchase Instalment Program |   |

**Please re-establish the below settings<sup>1</sup> :**

- |  |  |
|--|--|
| ♦ Octopus Card Automatic Add Value Service | ♦ Merchant autopay                           |
| ♦ Online bill payment                      | ♦ Remaining number of instalments and amount |
| ♦ Monthly stock/funds plan                 | ♦ Linking with bank account                  |
| ♦ Mobile payment                           |  |

 The above-listed existing card will be **terminated from 31 July 2025<sup>5</sup>**. New card(s) will either be mailed to your correspondence address starting from **July 2025** or you will receive an SMS notification for pickup arrangement. If there is any change to the correspondence address, please notify us<sup>3</sup>. Please activate new card(s) upon receipt<sup>4</sup>. By activating the new main card(s), corresponding existing card(s) & supplementary card(s) (if applicable) will be **terminated after new card activation**. If you do not wish to accept the new card(s), please refer to the Notice of card cessation <sup>1</sup>.

If you have any queries, please contact us through BOCHK Mobile Banking/Online Chat on Internet Banking or call our 24-hour Customer Services Hotline on (852) 2853 8828.

**Important notes:**

- Notice of card cessation:
  - If you do not wish to accept the new card, please notify BOC Credit Card (International) Ltd. ("the Company") through "Online Chat" in BOCHK Mobile Banking / Internet Banking or call our Customer Services Hotline on (852) 2853 8828 on or before 30 June 2025. The account of the above credit card and its supplementary card(s) (if applicable) and other credit card services will expire on 31 July 2025 or on the card expiry date stated on the card (whichever is earlier).
  - If the above credit card account(s) are terminated, the main card and supplementary card(s) (if applicable) and their related services will be invalid.
  - Gift Point(s) of a cancelled Credit Card Account will be cleared automatically, please redeem the remaining Gift Point(s) in advance (if applicable).

- All outstanding balance(s) including but not limited to interest and administration charges (if any), etc. will become immediately due and payable upon cancellation of the account. If there is any outstanding cash instalment(s) or statement instalment(s) in the credit card account, the balance of the outstanding monthly installments (including the monthly handling fee), upfront administration fee (if not yet charged) and early repayment administration fee will be shown on the monthly statement following account closure and shall be due immediately.
  - If you have set up arrangements for direct debit, merchant autopay, pre-set online bill payment, monthly stocks savings plan, monthly funds savings plan, Octopus Automatic Add Value Service, BOC card service or other value-added services on the credit card account(s) (if applicable), please contact the merchant or the bank concerned directly to cancel such standing instructions and make such alternative payment arrangements as you may deem fit.
  - Please note that you will continue to be liable for all authorised transactions yet to be posted and such debits until you have successfully cancelled your direct debit authorisations.
  - Please cut the defunct card(s) across the chip and magnetic stripe before disposal.
  - Please note that on condition that there has been no outstanding balance and has not been, within 5 years immediately before credit card account cancellation, any default in payment for a period in excess of 60 days on your credit card account, you have the right to instruct the Company to make a request to the credit reference agency to delete from its database any credit card account data relating to your cancelled credit card account in accordance with Clause 2.15 of the Code of Practice on Consumer Credit Data. Please contact the Company through "Online Chat" in BOCHK Mobile Banking / Internet Banking or call Customer Services Hotline on (852) 2853 8828 for arrangement after the cessation of the credit card account.
  - Electronic statement (e-Statement) service of the cancelled credit card account will be ceased within 90 days after card cancellation and if the account has no outstanding balance. Please download your required e-Statement via Mobile / Internet Banking for your own record.
2. Credit card services and offers will be improved. Please refer to the comparison of credit card services and offers in the letter.
  3. Customer may update correspondence address record through BOCHK mobile banking or BOCHK branches.
  4. The terms and conditions of the Credit Card User Agreement or Credit Card Agreement you agreed to will still apply to the new card. By activating or using new card, you are accepting and agreeing to be bound by the terms and conditions of the Credit Card User Agreement or Credit Card Agreement. For details, please visit [www.bochk.com/en/creditcard/service.html](http://www.bochk.com/en/creditcard/service.html).
  5. The credit card services of the above-said "BOC CLP Visa Card" ("CLP Card") will expire on 31 July 2025 ("Cessation Date") or on the card expiry date stated on the card back (whichever is earlier) (please refer to Important notes 1. above for details). If you do not accept this arrangement, you may use the CLP Card before the above date, or contact us to terminate the service in advance.
  6. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of credit card account, overdue payment, special status or card account default, this service change will be cancelled without prior notice.
  7. If the Company has not received your instructions on or before 30 June 2025, it implies that

you accept such change of service.

8. No person other than the cardholder and the Company will have any rights under the Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
9. In case of any disputes, the decision of the Company shall be final and binding.
10. Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.