

CYB CREDIT CARD TERMS & CONDITIONS OF PROMOTIONAL OFFERS

Welcome Offer Terms and Conditions

Promotion Period, Offer Details and Eligibility of Welcome Offer:

1. The promotion period runs from now until 31 December 2025 ("Promotion Period").
2. Welcome Offer is only applicable to the following credit cards ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer. Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and fulfill the below spending requirement within the first month and following 2 calendar months of card issuance ("Spending Period") (see example) to be eligible for the Welcome Offer:

Eligible Credit Card	Welcome Offer	Spending Requirement (refer to Clause 5 for Eligible Transaction)
CYB Dual Currency Card	10% Cash Rebate for Mobile Spending. Each card account (main card and additional/supplementary card combine to accumulate) is entitled to a maximum rebate amount of HK\$300 for the Spending Period	Retail transaction conducted via Mobile Payment (including Apple Pay, Huawei Pay, Google Pay, Samsung Pay and UnionPay APP) (if applicable) with Eligible Credit Card
CYB World Mastercard		
CYB Visa Infinite Card		

Spending Period Example :

Card Issuance Date	Spending Period
8 January 2025	8 January 2025 to 31 March 2025
10 December 2025	10 December 2025 to 28 February 2026

3. Welcome offer is not 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), and/or staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
4. Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card firstly approved will be offered.

Welcome Offer and Spending Requirement:

5. Eligible Transaction includes retail transaction conducted via mobile payment (including Apple Pay, Google Pay, Samsung Pay, Huawei Pay and QR Code Payment in Union Pay App) (if applicable). "QR Code Payment in UnionPay" means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Eligible Transaction does not include 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, 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.

6. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD & RMB spending will be combined for transaction amount calculation for Eligible Credit Card and every RMB ¥1 will be calculated as HK\$1.
7. Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
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. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
10. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International Limited for properly defining above spending categories counted as Eligible Transaction.
11. 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.

Fulfillment of Welcome Offer:

12. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
13. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Welcome Offer:

14. 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.
15. If multiple redemption of 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 Welcome Offer to the Cardholder's credit card account without prior notice.
16. 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.
17. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
18. No person other than the Eligible Cardholder and the Company will have any rights under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
19. The Company reserves the right to change, suspend or terminate the 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.
20. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

For the promotional offers and services of CYB Credit Card, please refer to www.bochk.com/en/creditcard/details/boccreditcard/cyb.html

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