

CYB Visa Infinite Card Terms & Conditions of Promotional Offer

General Terms and Conditions

1. Unless otherwise specified, offers ("Offers") are only applicable to the holders (the "Cardholder") of CYB Visa Infinite Card (the "Eligible Credit Card") 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 10X Points on Dining Spending

1. The promotion period runs from 1 January 2026 to 31 December 2026 (both dates inclusive, the “**Promotion Period**”).
2. Unless otherwise specified, the offer is only applicable to CYB Visa Infinite Card (the “**Eligible Credit Card**”) that issued by BOC Credit Card (International) Limited (the “**Company**”) in Hong Kong.
3. Customers can enjoy extra 9X Gift Points on top of the basic 1X Gift Point (HK\$1=1 Gift Point) for every HK\$1 Dining Transaction on Eligible Credit Card (the “**Eligible Dining Transaction**”), total 10X Gift Points.
4. Eligible Dining Transaction include transactions made at merchants with merchant codes defined as restaurants/dining merchants/organizations (as defined by the Company/Visa International from time to time), not applicable to banquet services, private parties/functions, private room events, dining outlets in food courts/supermarkets/department stores/social/sports association or clubhouses). Eligible Dining Transaction does not include payment through Alipay and WeChat pay.
5. The Company may from time to time at its sole discretion define the meaning of Eligible Dining Transaction, with reference to Visa International for properly defining the above-mentioned designated category.
6. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. 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 merchant outside the spending categories will not be counted as Eligible Dining Transaction.
7. Eligible Dining Transaction from an additional card will be combined with those from the main card to calculate towards the total Gift Points.
8. Only Eligible Dining 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 Card in the month following the transaction month.
9. Including basic Gift Points, each Eligible Credit Card account (main card and additional card combined in the calculation) is eligible for earning total 125,000 Gift Points in maximum each calendar month.
10. 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.
11. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Dining Transaction and will not be qualified for extra Gift Points.
12. 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 Gift Points entitlement will be forfeited automatically forthwith.
13. The Company will verify the transaction record to confirm the Gift Points entitlement of each customer. In the event of discrepancy between the Company’s record and details recorded on the credit card sales slip, the Company record shall prevail.
14. 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.

15. If the Eligible Dining Transaction 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.
16. The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
17. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.
18. 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.

Terms and Conditions of Airport Lounges Services

1. The Promotion runs from 1 July 2026 to 31 December 2026 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, the offer is only applicable to CYB Visa Infinite Card (the “Eligible Credit Card”) that issued by the BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. Upon making Eligible Transactions of HK\$15,000 on Eligible Credit Card account in a quarter, main Cardholder can enjoy 2 complimentary lounge access to designated Plaza Premium Lounges. The validity period of lounge access obtained in the third and fourth quarters of 2026 is from the date of issuance to 30 June 2027.

Quarter	Spending Period	Validity period
2026 Q3	01 July 2026 – 30 September 2026	30 June 2027
2026 Q4	01 October 2026 – 31 December 2026	

4. Eligible Transactions include local/overseas retail transactions and/or cash advance (“Eligible Transactions”), but excludes BoC Pay+, AlipayHK and WeChat Pay transactions, 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 monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/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, 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, and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
5. Designated Plaza Premium Lounges include INTERVALS Sky Bar and Restaurant, but not applicable to Plaza Premium First. For the list of designated Plaza Premium Lounges, please visit: www.plazapremiumlounge.com/en-uk/landing-

pages/bank-of-china-hong-kong-credit-card. The Company reserves the right to amend the list from time to time without prior notice.

6. Usage of INTERVALS Sky Bar and Restaurant is limited to 90 minutes per visit.
7. Complimentary lounge access to designated Plaza Premium Lounges can be shared with supplementary cardholders or accompanying guests. The number of uses is calculated based on the actual number of users, including main cardholder, supplementary cardholder(s) and accompanying guest(s) (regardless of age). If the actual usage exceed the number of complimentary lounge access offered, Cardholder is subject to a charge of HK\$250 per visit per person. The charge will be debited directly to the respective main card account.
8. If Cardholder cannot fulfill the spending requirement or exceed the number of complimentary lounge access offered to designated Plaza Premium Lounges, Cardholder is subject to a charge of HK\$250 per visit per person. The charge will be debited directly to the respective main card account.
9. Cardholders of Eligible Credit Card are allowed to enjoy complimentary access once in each Airport Lounge (Plaza Premium Lounge, INTERVALS Sky Bar and Restaurant) everyday (subject to the time record of respective airport lounge), subsequent visits on the same day in the same Airport Lounge will be subject to a charge of HK\$250 per visit per person. The charge will be debited directly to the respective main card account.
10. The Cardholder must abide by the rules and policies of each participating Lounge, and the Cardholder accepts that a same day boarding pass and Eligible Credit Card does not guarantee access to the Lounge. The Cardholder accepts that the Company has no control over the Lounge's decision on whether to admit any cardholder or accompanying guest, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time Cardholders may spend in the location, any charges payable above and beyond those included in the Lounge access, or the personnel employed by the Lounge.
11. Offer is subject to availability.
12. The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period and access to Plaza Premium Lounges in order to enjoy the offers.

Terms & Conditions of Free Personal Accident Insurance (accompany with relevant travel protection coverage)

1. The promotion period runs from now until 31 March 2027 (the "Promotion Period").
2. When you pay for transportation, accommodation and/or travel packages[^] with CYB Visa Infinite Card, you can enjoy free Personal Accident Insurance[#] which provides you with a hassle-free protection for your trips, including medical expenses, cancellation of trip and travel delay allowance, etc. In case of sickness or accidental injury, Medical and Repatriation Emergency services provided by the international emergency assistance service provider may also be requested, ensuring you and your family* will have a comprehensive coverage in the journey.

Note :

[^] Includes deposit payments, travel expenses, flight charges and/or transportation receipts.

[#] The above insurance plan is offered by Bank of China Group Insurance Company Limited ("BOC Group Insurance"). Please refer to the policy provisions for exact terms and conditions of the insurance plan. Customers will be bound by the terms and conditions for the services and the policy terms which will be amended by BOC Group Insurance from time to time.

* Age Limit: Cardholder and spouse – aged 76 or below, legally dependent – unmarried children aged of 23 or below.

Claims and others:

- Customers are required to provide personal data or other information, when filing an insurance claim, seeking for assistance or in other situations, to BOC Group Insurance or its service provider so as to enjoy the relevant service.
- For details on claim procedure, scope of coverage, policy terms and exclusions, please visit BOC Group Insurance website (https://www.bocgins.com/index.html?url=html/home/product_details.html&product=partner&productId=030205) or call BOC Group Insurance customer service hotline: 3187 5100. Service hours: Mondays to Fridays, 8:50am to 5:50pm (except Public Holidays).

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