General Terms and Conditions

- 1. Unless otherwise specified, offers ("Offers") are only applicable to the holders (the "Cardholder") of BOC Cheers Visa Infinite 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 25% Off Hotel Reservation

- 1. The Promotion runs from 8 August 2025 to 6 August 2026 (both dates inclusive) (the "Promotion Period").
- Cardholders can enjoy 25% discount for booking of four consecutive nights or more
 (a maximum of seven nights) at the same hotel through designated Hotels.com
 ("Merchant") website https://zh.hotels.com/boccheers and settle the transaction
 immediately with Eligible Credit Card ("Hotel Accommodation Offer"). Hotel
 Accommodation Offer is not applicable to settling the transaction at hotel.
- 3. Hotel Accommodation Offer is subject to limited quotas in each phase. Each phase quotas are issued on the first Friday of each month at 10:00am Hong Kong time (The quotas for phase 9 are issued on 2 April 2026, Thursday at 10:00am. The quotas for phase 10 are issued on 4 May 2026, Monday at 10:00am). Details as below:

Phase	Issued time	Validity Period	Accommodation
			Period
Phase 1	8 August 2025	8 – 31 August 2025	
	10:00am		
Phase 2	5 September 2025	5 – 30 September 2025	
	10:00am		
Phase 3	3 October 2025	3 – 31 October 2025	
	10:00am		8 August 2025 –
Phase 4	7 November 2025	7 – 30 November 2025	31 May 2026
	10:00am		
Phase 5	5 December 2025	5 – 31 December 2025	
	10:00am		
Phase 6	2 January 2026	2 – 31 January 2026	
	10:00am		
Phase 7	6 February 2026	6 – 28 February 2026	
	10:00am		
Phase 8	6 March 2026	6 – 31 March 2026	
	10:00am		
Phase 9	2 April 2026	2 – 30 April 2026	6 February 2026 –
	10:00am		30 November 2026
Phase 10	4 May 2026	4 – 31 May 2026	30 NOVEITIBET 2020
	10:00am		
Phase 11	5 June 2026	5 – 30 June 2026	
	10:00am		
Phase 12	3 July 2026	3 July – 6 August 2026	

10.000	<u> </u>	
10:00am		

- 4. Hotel Accommodation Offer is only applicable to booking made through designated Hotels.com ("Merchant") website in Hong Kong Dollars, and not applicable to booking made through other channels, including but not limited to travel agencies, travel platforms, websites or bookings made directly with hotel.
- 5. Hotel Accommodation Offer is not applicable to hotels in Hong Kong and/or Macau area, and not applicable to bookings for designated hotel groups. For details, please visit https://zh.hotels.com/en/lp/b/hotel-exclusions?locale=en HK.
- 6. Hotel Accommodation Offer is not applicable to full and/or half board room stays, single and/or multi-room suites, home and/or farm stays, serviced apartments, villas and package (including flight ticket and hotel, hotel and car rental, hotel and dining package).
- 7. Hotel Accommodation Offer will be calculated based on the accommodation rate of the same hotel booking by Cardholders. Any taxes, service charges, additional fees charged by the hotel (including but not limited to catering fees, facility fees and miscellaneous fees) are all excluded.
- 8. Any extension of stay after initial booking is confirmed will be subject to availability and will be charged at hotel's flexible rate. Hotel Accommodation Offer is not applicable to the rates of extension of stay.
- 9. Hotel Accommodation Offer cannot be used in conjunction with any other promotions, VIP discount or special rates.
- 10. The quotas of Hotel Accommodation Offer are 500 in each phase and available on a first-come-first-served basis while quotas last. Hotel Accommodation Offer is subject to the availability of Hotels.com during the Promotion Period.
- 11. The Merchant's website and the Merchant's mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant's website and mobile application is subject to such service providers' terms and conditions. BOCHK and/or the Company are not the service provider of the Merchant's website and mobile application. If Cardholders have any enquiries or complaints relating to the Merchant's website and mobile application, please directly contact the Merchant. BOCHK and/or the Company give no guarantee to the Merchant's website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant's website and mobile application or the services provided.
- 12. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that Cardholders may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at

- the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
- 13. Cardholders are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
- 14. BOCHK and/ or the Company are not the service providers of Hotels.com and/ or the service provider. BOCHK and/ or the Company accept no liability for the products and/ or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to Hotels.com and/ or relevant service provider. BOCHK and/ or the Company accept no liability for and shall not be responsible for the product and/ or service quality and/ or any other matters relating to the product and/ or service provided by Hotels.com or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. Hotels.com and/ or the service provider of the product and/ or service are solely responsible for all obligations and liabilities relating to product and/or service.
- 15. Other terms and conditions specified in Hotels.com also apply, please visit https://zh.hotels.com/en/lp/b/terms-of-service?locale=en HK for details.

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