

TERMS AND CONDITIONS OF BOC HENDERSON CLUB VISA CARD PROMOTIONAL OFFERS

General Terms and Conditions

1. The promotion period runs from now until 31 December 2025 (both dates inclusive, the "Promotion Period").
2. Unless otherwise specified, the offer is only applicable to BOC Henderson Club Visa Card (including BOC Henderson Club Visa Platinum Card and BOC Henderson Club Visa Signature Card) (the "Eligible Credit Card") that issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong.
3. 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.
4. No person other than the Eligible Credit Card customer 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.
5. The Company, Henderson Club Limited ("Henderson Club") and the participating merchant(s) reserves the right to suspend, change or terminate the offers or amend their terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company, Henderson Club and the participating merchant(s) shall be final.
6. The offer is provided by participating merchants. The Company does not warrant the quality of the products or services provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all effect and consequences of the products and services.
7. 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.

BOC Henderson Club Visa Card Discounted Redemption Rate

1. Eligible Credit Card customer can enjoy discounted Redemption Rate of 18,000 Gifts Points to redeem \$100 rewards, using Gift Points earned by spending with BOC Henderson Club Visa Card (the "Discounted Redemption Rate").
2. Discounted Redemption Rate is not applicable for redemption of Instant Rewards.
3. The terms and conditions specified in the BOC Credit Card "Gift Point Catalogue" also apply. Please visit BOCHK website for details.

Auto enrollment to Henderson Club

1. If the Eligible Credit Card customer cancels the BOC Henderson Club Visa Card, customer has to notify Henderson Club to terminate the membership separately.

Exclusive Year-round Offers from Henderson Land Group

1. Eligible Credit Card customer can enjoy exclusive Year-round Offers from Henderson Land Group by their BOC Henderson Club Visa Card.
2. Terms and Conditions apply, for details, please visit Henderson Club website.

Double Gift Points offer

1. Eligible Credit Card customer can earn Double Gift Points by paying Property/Car Park Management Fees and Car Park Rental Fees at selected properties managed by Henderson Land Group through autopay by BOC Henderson Club Visa Card. (the “Eligible Spending”). Customer can enjoy extra 1X Gift Point on top of the basic 1X Gift Point (HK\$1=Gift Point) for every HK\$1 Eligible Spending.
2. Offer is applicable to payment to selected properties managed by Henderson Land Group only. Direct Debit Authorization Form is available at the estate's management office.
3. The eligible properties list may update from time to time, for details, please call enquiry hotline: 2850 0938.

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