

“BOC Cobranded Visa Infinite Card” TERMS & CONDITIONS OF PROMOTIONAL OFFERS

General Terms and Conditions

1. The promotion period runs from now until 30 June 2024 (both dates inclusive, the “Promotion Period”).
2. Unless otherwise specified, the offer is only applicable to BOC Cobranded Visa Infinite Card including the CAGA Visa Infinite card, FIDA (HK) Vids Infinite card, PASEA Visa Infinite card and WFDA Visa Infinite 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. 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.
5. No person other than the Eligible Credit Card 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.
6. 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.
7. 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.
8. 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 “Earn 10X Points On Gourmet Dining All Over Town Every Day”

1. 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.
2. 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.

3. 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.
4. 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.
5. Eligible Dining Transaction from an additional card will be combined with those from the main card to calculate towards the total Gift Points.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.
13. The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

Terms and Conditions of BOC Cobranded Visa Infinite Airport Lounges Services

1. Eligible Credit Card Customer is classified as below:

Group	Eligible Credit Card account open date
1	January 1 to December 31, 2023 (both dates inclusive)
2	On or before December 31, 2022

Group 1

- i) Eligible Credit Card's main cardholder, supplementary cardholder and accompanying guest can enjoy total 4 times free access to designated Plaza Premium Lounges from January 1 to June 30, 2024.

Group 2

- i) If customer accumulated HK\$180,000 or above Eligible Transactions on the Eligible Credit Card account during January 1 to December 31, 2023, Eligible Credit Card's main cardholder, supplementary cardholder and accompanying guest can enjoy total 8 times free access to designated Plaza Premium Lounges from January 1 to December 31, 2024.
 - ii) If customer accumulates HK\$90,000 Eligible Transactions on the Eligible Credit Card account during January 1 to June 30, 2024, Eligible Credit Card's main cardholder, supplementary cardholder and accompanying guest can enjoy total 4 times free access to designated Plaza Premium Lounges from July 1 to December 31, 20234
2. Eligible Transactions include local/overseas retail transactions and/or cash advance ("Eligible Transactions"), but net of refunded transactions based on the refund posting date. Any fraudulent, unauthorized, cancelled, unposted transactions, annual fee, financial fee, handling fee, balance transfer amount, cash before card service amount, installment fee, gift redemption fee, internet payment, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value (including Automatic Add Value Service), gift delivery charges, investment and any other transactions without sales slip are all excluded. Eligible Transactions covers qualifying activities generated by both the Main cardholder and the related additional cardholder(s) under the same card account. Only Eligible Transaction successfully posted to the account within seven days from the transaction date will be counted.
 3. If customer cannot fulfill the spending requirement or exceed the number of free access offered to designated Plaza Premium Lounges, customer is subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.
 4. Cardholders are allowed to enjoy free service once in each Airport Lounge everyday (subject to the time record of respective airport lounge), subsequent visits on the same day in the same Airport Lounge will be subject a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.

5. For list of designated Plaza Premium Lounges, please www.plazapremiumlounge.com/en-uk. Not applicable to Plaza Premium Lounges which are located out of China and with "This lounge is owned and managed by a third party" stated on Plaza Premium Lounge official website.
6. For the locations of the designated Plaza Premium Lounges, services and facilities available at the Lounges, please visit www.plazapremiumlounge.com/en-uk.
7. The cardholder must abide by the rules and policies of each participating location, and the cardholder accepts that a same day boarding pass and Eligible Credit Card for a Lounge does not guarantee access to that 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 customers may spend in the location, any charges payable above and beyond those included in the Lounge access, or the personnel employed by the Lounge.
8. Offer is subject to availability.
9. 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.
10. 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.
11. 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 benefits of any of the provisions of these terms and conditions.
12. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.
13. 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.
14. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply

Terms & Conditions of Free Global Personal Accident Protection

1. Cardholders can enjoy a coverage up to HK\$7,800,000 for personal accidents by paying for transportation, accommodation and/or travel packages (including deposit payments, travel expenses, flight charges and/or transportation receipts) with BOC Cobranded Visa Infinite Card.
2. The above 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.

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

4. Claims and others: Cardholders 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.

5. For details on claim procedure, scope of coverage, policy terms and exclusions, please visit BOC Group Insurance website https://www5.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).

Airport Limousine Service

Enjoy exclusive discounted service for pickup trips between the Hong Kong International Airport and a local location in Hong Kong by booking through the Merchant Email at visa@kingslimo.com , by phone at +852 6179 9228 or visit to the website: www.kingslimo.com .

Please visit Visa Infinite card website www.visa.com.hk/infinite or call Visa Infinite card customer service hotline : 300 285 89

Year-Round Offers

The Promotion is subject to the respective terms and conditions. For details, please visit <https://www.bochk.com/en/creditcard/promotions.html>

Other general terms and conditions

For details, please visit www.visa.com.hk. The offer is provided by Visa and subject to related Terms and Conditions.

BOC Credit Card (International) Ltd (the "Company") accepts no liability for the quality of or any other matters relating to the products and services provided by Visa and the merchants. The merchants are solely responsible for all obligations and liabilities relating to the products and services on offer. The Company, Visa and the merchants reserve the right to suspend, change, or terminate the offers or amend the offer terms and conditions at their sole discretion without prior notice. All matters and disputes will be subject to the final decision of the Company, Visa and the merchants.

For details, please call 24-hour Elite Customer Services Hotline (852) 2928 2388.

Terms and Conditions are applicable to the above offers and services, and are subject to change without prior notice.