

Terms and Conditions of BOC Visa Credit Card “Amazing Local Rewards – Up to 5% Cash Rebate” :

1. The BOC Visa Credit Card “Amazing Local Rewards – Up to 5% Cash Rebate” (the “Promotion”) is only applicable to cardholders of BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Cards”), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
2. The Promotion runs from 1 January to 31 December 2025 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 1 January to 23:59 on 31 March 2025 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the website of the Promotion (https://www.bochk.com/s/a/ms_v25e), BOCHK Mobile Application, BoC Pay or BoC Pay+ Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) (the Registration Period for BOCHK Credit Card Official WeChat Account runs from 10:00 on 2 January to 23:59 on 31 March 2025) once during the Registration Period (the “Registration”), The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 80,000 successfully registered eligible cardholders (the “Customers”). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”) and is on a first-come-first-served basis. Additional registration periods or registration channels may be launched by the Company during the promotion period. Details will be announced at the promotion webpage.
4. During the Promotion Period, each customer’ s Eligible Transaction on Holidays or Regular Days can be entitled for 5% Cash Rebate or 2% Cash Rebate (refer to clause 5). The definition of Holidays is Sunday and Public Holidays as announced in the Hong Kong Government Gazette. The definition of Regular Days is any days other than Sunday and Public Holidays as announced in the Hong Kong Government Gazette. To avoid any confusion, the Holidays during the Promotion Period including 1 January, 5 January, 12 January, 19 January, 26 January, 29 to 31 January, 2 February, 9 February, 16 February, 23 February, 2 March, 9 March, 16 March, 23 March, 30 March, 4 April, 6 April, 13 April, 18 to 21 April, 27 April, 1 May, 4 to 5 May, 11 May, 18 May, 25 May, 31 May, 1 June, 8 June, 15 June, 22 June, 29 June, 1 July, 6 July, 13 July, 20 July, 27 July, 3 August, 10 August, 17 August, 24 August, 31 August, 7 September, 14 September, 21 September, 28 September, 1 October, 5 October, 7 October, 12 October, 19 October, 26 October, 29 October, 2 November, 9 November, 11 to 16 November, 23 November, 30 November, 7 December, 14 December, 21 December, 25 to 26 December and 28 December 2025.

The spending on Regular Days or Holidays is determined by the transaction date (the Company and its system setting will determine the transaction date). For the transaction at overseas location or overseas online shop platform, the transaction date may be determined by the district and its time zone upon the successful transaction.

5. The Promotion consists of “Local Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Retail Spending at Local Physical Stores” (refer to clause 5a), “Online Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Online Spending” (refer to clause 5b) and “Bill Payment Reward – Extra 2% Cash Rebate for Bill Payment” (refer to clause 5c). Each Customer (counted by the Identification Document Number) can enjoy the below offers starting from the month of registration and any calendar months onwards during the registration period.

(a) “ Local Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Retail Spending at Local Physical Stores” : Each customer can enjoy up to 5% Cash Rebate on designated local physical store spending at 6 specified spending categories (includes supermarket, electronic product, medical, dining, travel and jewellery & clothing (refer to below table) (the “Eligible Retail Spending at Local Physical Stores”) by accumulating HK\$5,000 or above in local retail spending at physical stores (with single net spending transaction amount of HK\$500 or above per transaction, counted by posted amount of the transaction) in a calendar month (the “Eligible Total Retail Spending at Local Physical Stores”). Eligible Retail Spending at Local Physical Stores entitles the customer to an extra 2% Cash Rebate on Regular Days (The extra 2% Cash Rebate is capped at a maximum of HK\$120 in any calendar month and a maximum of HK\$1,440 during the entire Promotion Period). Eligible Retail Spending at Local Physical Stores entitles the customer to an extra 5% Cash Rebate on Holidays (The extra 5% Cash Rebate is capped at a maximum of HK\$300 in any calendar month and a maximum of HK\$3,600 during the entire Promotion Period).

6 specified spending categories	Eligible Retail Spending at Local Physical Stores
Supermarket Spending	Spending at physical stores of supermarkets, convenience stores or department stores. Examples of merchants include but are not limited to: PARKnSHOP, Wellcome and Sogo.

Electronic Product Spending	Spending at physical stores of electronic product merchants. Examples of merchants include but are not limited to: Apple Store, Broadway, Fortress and Wilson.
Medical Spending	Spending at physical store of medical merchants providing body check or medical services. Examples of merchants include but are not limited to: Hong Kong Sanatorium & Hospital , Quality HealthCare Medical Services Limited and Medtimes Medical Group.
Dining Spending	<p>Spending on food and beverage ordered from physical store of restaurants, fast food stores or restaurants chain. Examples of merchants include but are not limited to: McDonald, Café de Coral and Maxim's Palace Chinese Restaurant.</p> <p>For avoidance of doubt, online booking of banquets, private banquets, private parties, and food or beverages provided by dining outlets/food counters in hotels/department stores/associations/clubhouses shall not be deemed as Eligible Spending.</p>
Travel Merchant Spending	Spending at physical stores of travel agencies, airlines or hotel (including hotel reservations, air tickets, travel packages or attraction tickets). Examples of merchants include but are not limited to: Wing On Travel, China Travel Service, Rosewood Hong Kong.
Jewellery & Clothing Spending	Spending at physical stores of jewellery store or clothing merchants. Examples of merchants include but are not limited to: Chow Sang Sang, Emperor Watch & Jewellery Limited, Nike and Adidas.

The 6 specified spending categories and Eligible Retail Spending at local physical stores shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

(b) "Online Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Online Spending" : Each customer can enjoy up to 5% cash rebate on designated online spending at 6 specified spending categories (includes supermarket, electronic product, medical, dining, travel and jewellery & clothing (refer to below table)) (with no single net spending requirement amount, counted by posted amount of the transaction) (the "Eligible Online Spending") by using an Eligible Credit Card. Eligible Online Spending entitles the customer to an extra 2% Cash Rebate on Regular Days (The extra 2% Cash Rebate is capped at a maximum of HK\$60 in any calendar month and a maximum of HK\$720 during the entire Promotion Period). Eligible Online Spending entitles the customer to an extra 5% Cash Rebate on Holidays (The extra 5% Cash Rebate is capped at a maximum of HK\$200 in any calendar month and a maximum of HK\$2,400 during the entire Promotion Period).

6 specified spending categories	Eligible Online Spending
Online Supermarket Spending	Online spending at supermarkets, convenience stores or department stores. Examples of merchants include but are not limited to: PARKnSHOP, Wellcome, HKTVMall and Sogo Online Shops
Online Electronic Product Spending	<p>Online spending at electronic product merchants. Examples of merchants include but are not limited to: Apple.com, Broadway, Fortress and YOHO Online Shops</p> <p>For avoidance of doubt, spending on electronic products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>
Online Medical Spending	Online spending at medical merchants providing body check or medical services. Examples of merchants include but are not limited to: Medtimes Medical Group, Trinity Medical Centre and Hong Kong International Professional Health Check Association Limited Online Shop.

<p>Online Dining Spending</p>	<p>Online spending on food and beverage ordered from restaurants, fast food stores, restaurants chain or food delivery platform merchants. Examples of merchants include but are not limited to: Deliveroo, foodpanda and OpenRice Online Platform</p> <p>For avoidance of doubt, online booking of banquets, private banquets, private parties, and food or beverages provided by dining outlets/food counters in hotels/department stores/associations/clubhouses shall not be deemed as Eligible Spending.</p>
<p>Online Travel Merchant Spending</p>	<p>Online spending at travel agencies, airlines, hotels or online travel platforms (including hotel reservations, air tickets, travel packages or attraction tickets). Examples of merchants include but are not limited to: Agoda, Expedia, Klook, Trip.com and Cathay Pacific Online Shops</p> <p>For avoidance of doubt, spending on travel products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>
<p>Online Jewellery & Clothing Spending</p>	<p>Online spending at jewellery store, clothing stores or online fashion platforms. Examples of merchants include but are not limited to: Chow Sang Sang, City Chain Hong Kong, Farfetch, Net-A-Porter and Mytheresa Online Shop.</p> <p>For avoidance of doubt, spending on jewellery or clothing products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>

The 6 specified spending categories and Eligible Online Spending shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

(c) "Bill Payment Reward – Extra 2% Cash Rebate for Bill Payment" : Each customer can enjoy an extra 2% Cash Rebate on bill payment transactions no matter on Regular Days or Holidays and made via BOCHK Personal Internet Banking/Mobile Banking, or the regular autopay bill payment transaction agreed with merchants (with no single net spending requirement amount, counted by posted amount of the transaction) (the "Eligible Bill Payment"). Eligible Bill Payment entitles the customer to an extra 2% Cash Rebate (The extra 2% Cash Rebate is capped at a maximum of HK\$20 in any calendar month and a maximum of HK\$240 during the entire Promotion Period). The regular autopay bill payment transaction is defined and determined by the merchants, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

6. Each customer can enjoy a maximum of HK\$700 Cash Rebate in each calendar month and a maximum of HK\$8,400 Cash Rebate in the entire promotion period.

7. For the above Eligible Total Retail Spending at Local Physical Stores , Eligible Retail Spending at Local Physical Stores and Eligible Online Spending includes spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions made by AlipayHK, Union Pay App, Huawei Pay and WeChat Pay HK. Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), 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 (including but not limited to BoC Pay or its updated version or an equivalent mobile app released by the Company), product/service transactions at financial/non-financial 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 Total Retail Spending at Local Physical Stores , Eligible Retail Spending at Local Physical Stores and Eligible Online Spending shall be determined at the sole and absolute discretion of the Company.

8. Eligible Bill Payment excludes those made to payees such as the Inland Revenue Department, Banking and Credit Card Services, Credit Services, Securities Brokers and Loan Repayments (including but not limited to transactions under the bill type of Policy Loan Repayment), and excluding Bill Payment by instalment, and any transactions made by AlipayHK, Union Pay App,

Huawei Pay, WeChat Pay HK and BoC Pay (or its updated version or an equivalent mobile app released by the Company). Eligible Bill Payments shall be determined at the sole and absolute discretion of the Company.

9. All Eligible Total Retail Spending at Local Physical Stores , Eligible Retail Spending at Local Physical Stores, Eligible Online Spending and Eligible Bill Payment will be counted on the respective transaction date (bill payment transactions made via BOCHK Personal Internet Banking/Mobile Banking will be counted on the transaction date; for details, please refer to the BOCHK Personal Internet Banking/Mobile Banking). Upon verification of the Eligible Total Retail Spending at Local Physical Stores , Eligible Retail Spending at Local Physical Stores, Eligible Online Spending and Eligible Bill Payment transaction details by the Company, the Cash Rebate will be credited to the first registered main card account within three months after the last day of each calendar month during the Promotion Period. Cash Rebate will be rounded to the nearest dollar. To be eligible for the Cash Rebate, the Eligible Total Retail Spending at Local Physical Stores, Eligible Retail Spending at Local Physical Stores, Eligible Online Spending and Eligible Bill Payment (based on transaction date) of each calendar month must be successfully posted on or before the 7th day of the subsequent month.

Promotion Period (both dates inclusive)	Posting Date of Eligible Total Retail Spending at Local Physical Stores , Eligible Retail Spending at Local Physical Stores, Eligible Online Spending and Eligible Bill Payment	Date of crediting of extra Cash Rebate	Monthly Statement showing the record of Cash Rebate
The first calendar month: 1 – 31 January 2025	On or before 7 February 2025	On or before 30 April 2025	April or May 2025
The second calendar month: 1 – 28 February 2025	On or before 7 March 2025	On or before 31 May 2025	May or June 2025

The third calendar month: 1 – 31 March 2025	On or before 7 April 2025	On or before 30 June 2025	June or July 2025
The fourth calendar month: 1 – 30 April 2025	On or before 7 May 2025	On or before 31 July 2025	July or August 2025
The fifth calendar month: 1 – 31 May 2025	On or before 7 June 2025	On or before 31 August 2025	August or September 2025
The sixth calendar month: 1 – 30 June 2025	On or before 7 July 2025	On or before 30 September 2025	September or October 2025
The seventh calendar month: 1 – 31 July 2025	On or before 7 August 2025	On or before 31 October 2025	October or November 2025
The eighth calendar month: 1 – 31 August 2025	On or before 7 September 2025	On or before 30 November 2025	November or December 2025
The ninth calendar month: 1 – 30 September 2025	On or before 7 October 2025	On or before 31 December 2025	December 2025 or January 2026

The tenth calendar month: 1 – 31 October 2025	On or before 7 November 2025	On or before 31 January 2026	January or February 2026
The eleven calendar month: 1 – 30 November 2025	On or before 7 December 2025	On or before 28 February 2026	February or March 2026
The twelve calendar month: 1 – 31 December 2025	On or before 7 January 2026	On or before 31 March 2026	March or April 2026

10. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Cash Rebate credit, the Cash Rebate will be credited to the new card account, or the Eligible Credit Card account with recent spending (the Company and its system setting will determine the eligibility of Cash Rebate credit).

11. Registration and transaction made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.

12. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.

13. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder 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 at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.

14. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Total Retail Spending at Local Physical Stores, Eligible Retail Spending at Local Physical Store, Eligible Retail Spending at Overseas Physical Store, Eligible Online Spending and Eligible Bill Payment transaction.

15. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate are being awarded will be eligible for the Promotion and the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement, unbinding of the registered BOC UnionPay Dual Currency Credit Card from BoC Pay, or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebate are being awarded, the Cash Rebate will be cancelled automatically forthwith.

16. The Extra Cash Rebate Reward awarded cannot be transferred or resold.

17. Any fraud or abuse will result in the forfeiture of an Eligible Customer' s eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebate have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

18. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.

19. 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 liable to any loss (whether in negligible or otherwise) whatsoever or howsoever that customers 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 or 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.

20. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. 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 not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. 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 www.unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

22. No person other than the 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.

23. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.

24. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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