

**Notice of Amendments to “BOC Credit Cards Fees Schedule”, “BOC Credit Card Key Facts Statement”, “Terms and Conditions of BOC Private Card Airport Lounges Services”, “Terms and Conditions of BOC Commercial Card Airport Lounges Services” and “Terms and Conditions of Airport Lounge access privilege for BOC Hospital Authority World Mastercard”**

Please be informed that with effect date, BOC Credit Card (International) Ltd. (“The Company”) will revise the contents of “BOC Credit Cards Fees Schedule”, “BOC Credit Card Key Facts Statement”, “Terms and Conditions of BOC Private Card Airport Lounges Services”, “Terms and Conditions of BOC Commercial Card Airport Lounges Services” and “Terms and Conditions of Airport Lounge access privilege for BOC Hospital Authority World Mastercard” listed below. Unless otherwise specified, other service charges/fees/ terms and conditions remain unchanged.

<b>(1) Effect from 17 August 2026 (the “Effective Date”), Clause 16 (b) of “BOC Credit Cards Fees Schedule”, Fees relating to Foreign Currency Transactions will be revised:</b>	
<b>Content details before revision</b>	<b>Revised content details</b>
<p>b) Transactions in Hong Kong Dollars incurred outside Hong Kong: The transactions in Hong Kong dollars incurred outside Hong Kong will be imposed a reimbursement charge which shall be debited to your account.</p> <ul style="list-style-type: none"> <li>• Visa: 0.8% of the transaction amount</li> <li>• Mastercard: 0.95% of the transaction amount</li> </ul>	<p>b) Transactions in Hong Kong Dollars incurred outside Hong Kong: The transactions in Hong Kong dollars incurred outside Hong Kong will be imposed a reimbursement charge which shall be debited to your account.</p> <ul style="list-style-type: none"> <li>• Visa: 1% of the transaction amount</li> <li>• Mastercard: 1% of the transaction amount</li> </ul>

<b>(2) Effect from 17 August 2026 (the “Effective Date”), the Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars in “BOC Credit Card Key Facts Statement” will be revised:</b>	
<b>Content details before revision</b>	<b>Revised content details</b>
<p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.</p> <p>For transactions settled in Hong Kong dollars and made outside Hong Kong via Mastercard / VISA Credit Card, we will charge a markup of <b>0.95% / 0.8%</b> respectively; while for such transactions via UnionPay Dual Currency Credit Card, we will not charge any further markup.</p>	<p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.</p> <p>For transactions settled in Hong Kong dollars and made outside Hong Kong via Mastercard / VISA Credit Card, we will charge a markup of <b>1%</b>; while for such transactions via UnionPay Dual Currency Credit Card, we will not charge any further markup.</p>

**(3) Effect from 1 September 2026 (the “Effective Date”), Clause 3 and 4 of “Terms and Conditions of BOC Private Card Airport Lounges Services” will be revised:**

Content details before revision	Revised content details
<p>3. Other related charges of Plaza Premium First at Hong Kong International Airport</p> <ul style="list-style-type: none"> <li>- If more than 5 visits, subsequent visits will be subject to a charge of HK\$400 per visit per person. The charge will be debited directly to the respective main card account.</li> </ul> <p>Other related charges of Designated Plaza Premium Lounges (including INTERVALS Sky Bar and Restaurant)</p> <ul style="list-style-type: none"> <li>- Supplementary cardholder and accompanying guest(s) will have to pay HK\$220 each time using designated Plaza Premium Lounges.</li> </ul>	<p>3. Other related charges of Plaza Premium First at Hong Kong International Airport</p> <ul style="list-style-type: none"> <li>- If more than 5 visits, subsequent visits will be subject to a charge of HK\$550 per visit per person. The charge will be debited directly to the respective main card account.</li> </ul> <p>Other related charges of Designated Plaza Premium Lounges (including INTERVALS Sky Bar and Restaurant)</p> <ul style="list-style-type: none"> <li>- Supplementary cardholder and accompanying guest(s) will have to pay HK\$250 each time using designated Plaza Premium Lounges.</li> </ul>
<p>4. Cardholders of Eligible Credit Card are allowed to enjoy free service once in each Airport Lounge (Plaza Premium Lounge, INTERVALS Sky Bar and Restaurant or Plaza Premium First) 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\$220 (Plaza Premium Lounge or INTERVALS Sky Bar and Restaurant) / HK\$400 (Plaza Premium First) per visit per person. The charge will be debited directly to the respective main card account.</p>	<p>4. Cardholders of Eligible Credit Card are allowed to enjoy free service once in each Airport Lounge (Plaza Premium Lounge, INTERVALS Sky Bar and Restaurant or Plaza Premium First) 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 (Plaza Premium Lounge or INTERVALS Sky Bar and Restaurant) / HK\$550 (Plaza Premium First) per visit per person. The charge will be debited directly to the respective main card account.</p>

**(4) Effect from 1 September 2026 (the “Effective Date”), Clause 3 and 4 of “Terms and Conditions of BOC Commercial Card Airport Lounges Services” will be revised:**

Content details before revision	Revised content details
<p>3. Cardholder of Eligible Credit Card can enjoy free access to designated Plaza Premium Lounges. Accompanying guest will have to pay HK\$220 each time using designated Plaza Premium Lounges.</p>	<p>3. Cardholder of Eligible Credit Card can enjoy free access to designated Plaza Premium Lounges. Accompanying guest will have to pay HK\$250 each time using designated Plaza Premium Lounges.</p>
<p>4. 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\$220 per visit per person. The charge will be debited directly to the</p>	<p>4. 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</p>

respective Eligible Credit Card account.	charge will be debited directly to the respective Eligible Credit Card account.
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<b>(5) Effect from 1 September 2026 (the “Effective Date”), Clause 6 and 7 of “Terms and Conditions of Airport Lounge access privilege for BOC Hospital Authority World Mastercard” will be revised:</b>	
<b>Content details before revision</b>	<b>Revised content details</b>
6. If Cardholder cannot fulfill the spending requirement or exceed the number of complimentary access offered to designated Plaza Premium Lounges, Cardholder is subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.	6. If Cardholder cannot fulfill the spending requirement or exceed the number of complimentary 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.
7. Cardholders are allowed to enjoy complimentary access once per day (subject to the time record of respective airport lounge), subsequent access on the same day will be subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.	7. Cardholders are allowed to enjoy complimentary access once per day (subject to the time record of respective airport lounge), subsequent access on the same day 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.

**Note:**

1. Unless otherwise specified, the amendments are applicable to all types of BOC Credit Cards (including BOC Visa Credit Card/BOC MasterCard Credit Card/BOC CUP Dual Currency Credit Card/BOC Intown Virtual Card/BOC Private Label Card/BOC Commercial Card and related additional cards, if applicable).
2. Please note that you will be deemed to have agreed to the above amendments and will be bound by them if you continue to use or retain your credit card(s) and/or maintain the card account(s) with us on or after the Effective Date. Please note if you do not accept the amendments, we may not be able to continue to provide services to you. If you have any enquiry / response regarding the amendments, please contact us through BOCHK Mobile Banking/BOCHK Internet Banking Online Chat service or call our 24-hour Customer Service Hotline at (852) 2108 3288.
3. The new version of the “BOC Credit Cards Fees Schedule” will be available at our website ([www.bochk.com](http://www.bochk.com)) (Home> Credit Card> Customer Service) starting from 17 August 2026.
4. The new version of the “BOC Credit Card Key Facts Statement” will be available at our website ([www.bochk.com](http://www.bochk.com)) (Home> Loans/Credit Card Key Facts Statement) starting from 17 August 2026.
5. The new version of the “Terms and Conditions of BOC Private Card Airport Lounges Services”, “Terms and Conditions of BOC Commercial Card Airport Lounges Services” and “Terms and Conditions of Airport Lounge access privilege for BOC Hospital Authority World Mastercard” will be available on relevant credit card product page of our website ([www.bochk.com](http://www.bochk.com)) (Home> Credit Card) starting from 1 September 2026.
6. Customers can also download this customer notice from the Company website ([www.bochk.com](http://www.bochk.com)) (Home > Credit Card > Notice) on or before 16 October 2026 and customers may not be able to access or download such customer notice afterwards.

For enquiries, please contact us through BOCHK Mobile Banking/BOCHK Internet Banking Online Chat service or call our 24-hour Customer Service Hotline at (852) 2108 3288.

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#### **Credit Review Check**

We perform credit review on a regular basis with a view to providing tailor-made credit facilities on our credit card customers. We may access your consumer credit data held by credit reference agency(ies) within the next 12 months to consider, without limitation, increasing, decreasing or cancelling your credit limits. You may approach TransUnion at (852) 2577 1816 or PingAn OneConnect at (852) 2271 6268 for access to your said data.

BOC Credit Card (International) Ltd

June 2026