Service Reminder on "BOC Travel Visa Signature Card" converted into "BOC Bliss Card"

Thank you for your support. "BOC Travel Visa Signature Card" ("Travel Card") has been renamed as "BOC Bliss Card" ("Bliss Card") from 1 March 2026.

A new ATM password of your Bliss Card will be issued by 20 Apr 2026 or in 7 working days upon card activation (if applicable). If you have linked bank account(s) with your Travel Card, please go to any Bank of China (Hong Kong) ATM machine and perform a transaction (e.g. balance enquiry) by using your new card to update the supplementary bank account information on your Bliss Card after receiving the new ATM password.

For enquiries, please contact us through our Online Chat service or call our 24-hour Customer Services Hotline on 2853 8828.

Important Notice of "BOC Travel Visa Signature Card" renamed as "BOC Bliss Card"

Thank you for your support. We are writing to inform you that the above-mentioned "BOC Travel Visa Signature Card" will be renamed as "BOC Bliss Card" from 1 March 2026. We will convert your existing "BOC Travel Visa Signature Card" account (including supplementary card, if any) mentioned below to "BOC Bliss Card" account, and issue new card(s) to you. Services and exclusive privileges entitled will be improved. For details, please refer to the table below:

"BOC Bliss Card" services and offers (for reference only):

	BOC Bliss Card
Annual Fee	Perpetual annual fee waiver will be arranged for the mentioned credit card account.
Card features	Details are to be announced in early March 2026. Please visit www.bochk.com/s/a/bliss_e for details.

Terms and conditions apply.

After card conversion, the items below will remain unchanged:

- Credit Limit (including Over-the-limit arrangement)
- Statement date
- Annual fee & other service fees
- Credit card terms and conditions
- Linked Bank Account & ATM Setting

Following account information, service setup and setting will be automatically transferred to your new card after your new main card being activated:

- Statement balance
- Accumulated Gift Points
- Remaining number of instalments and amount

For Octopus Card Automatic Add Value Service, Direct debit authorisation for card repayment, Online bill payment, Merchant autopay and Mobile payment, please contact the merchant or the bank concerned directly to reset and make related arrangements as you may deem fit.

The above-listed existing card will be **terminated on 30 June 2026 or after the new card activated (whichever is earlier)**[6]. New card(s) will either be mailed to your correspondence address before 31 March 2026 or you will receive an SMS notification for pickup arrangement. If there is any change to the correspondence address, please notify us[3]. Please activate new card(s) upon receipt[4]. By activating the new main card(s), **corresponding existing card(s) & supplementary card(s) (if applicable) will be terminated after card activation**. If you do not wish to accept the new card(s), please refer to the Notice of card termination [1].

Important notes:

1. If you do not wish to accept the new card, please note the following "Notice of card termination":
   - If you do not wish to accept the new card, please notify BOC Credit Card (International) ltd. ("the Company") through "Online Chat" in BOCHK Mobile Banking / Internet Banking or call our Customer Services Hotline on (852) 2853 8828 before 4 March 2026. The account of the above credit card and its supplementary card(s) (if applicable) and other credit card services will expire on 30 June 2026 or on the card expiry date stated on the card (whichever is earlier).
   - If the above credit card account(s) are terminated, the main card and supplementary card(s) and their related services will be invalid.
   - Gift Point(s) of a cancelled Credit Card Account will be cleared automatically, please redeem the remaining Gift Point(s) in advance (if applicable).

- All outstanding balance(s) including but not limited to interest and administration charges (if any), etc will become immediately due and payable upon cancellation of the account. If there is any outstanding cash instalment(s) or statement instalment(s) in the credit card account, the balance of the outstanding monthly installments (including the monthly handling fee), upfront administration fee (if not yet charged) and early repayment administration fee will be shown on the monthly statement following account closure and shall be due immediately.
- If you have set up arrangements for direct debit, merchant autopay, pre-set online bill payment, monthly stocks savings plan, monthly funds savings plan, Octopus Automatic Add Value Service, BOC card service or other value-added services on the credit card account(s) (if applicable), please contact the merchant or the bank concerned directly to cancel such standing instructions and make such alternative payment arrangements as you may deem fit.
- Please note that you will continue to be liable for all authorised transactions yet to be posted and such debits until you have successfully cancelled your direct debit authorisations.
- Please cut the defunct card(s) across the chip and magnetic stripe before disposal.
- Please note that on condition that there has been no outstanding balance and has not been, within 5 years immediately before credit card account cancellation, any default in payment for a period in excess of 60 days on your credit card account, you have the right to instruct the Company to make a request to the credit reference agency to delete from its database any credit card account data relating to your cancelled credit card account in accordance with Clause 2.15 of the Code of Practice on Consumer Credit Data. Please contact the Company through "Online Chat" in BOCHK Mobile Banking / Internet Banking or call Customer Services Hotline on (852) 2853 8828 for arrangement.
- Electronic statement (e-Statement) service of the cancelled credit card account will be ceased within 90 days after card cancellation and if the account has no outstanding balance. Please download your required e-Statement via Mobile / Internet Banking for your own record.

2. Credit card offers will be improved. Please visit www.bochk.com/s/a/bliss_e for details in early March 2026.
3. Customer may update correspondence address record through BOCHK mobile banking or BOCHK branches.
4. The terms and conditions of the Credit Card User Agreement or Credit Card Agreement you agreed to will still apply to the new card. By activating or using new card, you are accepting and agreeing to be bound by the terms and conditions of the Credit Card User Agreement or Credit Card Agreement. For details, please refer to “Credit Card User Agreement” and/or “Credit Card Agreement” at www.bochk.com/en/creditcard/service.html.
5. Promotion period of BOC Travel Visa Signature Card offers will end on 31 March 2026. Your spending made by BOC Travel Visa Signature Card and BOC Bliss Card (if applicable) in March will be combined when calculating whether you have fulfilled spending requirement and actual rebate amount of “BOC Travel Rewards Visa Signature Card 8% Cash Rebate on Overseas Transactions”. Reward of “BOC Travel Rewards Visa Signature Card 8% Cash Rebate on Overseas Transactions” will be posted to eligible main card account by 30 April 2026. If your BOC Bliss Card is activated before rebate posting, we will arrange to automatically transfer the reward to your new card.
6. The credit card services of the above-said “BOC Travel Visa Signature Card” will expire on 30 June 2026 (“Termination Date”) or after activated the new card (whichever is earlier) (please refer to Important notes 1. above for details). If you do not accept this arrangement, you may use the above-said card before the above date, or contact us to terminate the service in advance.
7. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of credit card account, overdue payment, special status or card account default, this service change will be cancelled without prior notice.
8. If the Company has not received your instructions before 4 March 2026, it implies that you accept such arrangement of change of card.
9. No person other than the cardholder and the Company will have any rights under the Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and

conditions.

10. In case of any disputes, the decision of the Company shall be final and binding.
11. Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.