

## **BOC Visa Infinite Business Card 3X Gift Points for Dining and Overseas Transactions**

1. Unless otherwise specified, the promotion period is valid from now until 31 December 2026 (both dates inclusive, transaction date shall prevail) ("Promotion Period").
2. To be eligible for The Promotion, cardholders should make the transaction with the BOC Visa Infinite Business Card ("Eligible Card") issued by BOC Credit Card (International) Ltd. (the "Company") in Hong Kong within the Promotion Period.
3. **Only eligible transactions of dining (in Clause 6) and overseas transactions ("Eligible Transactions") can enjoy the offer of extra gift points, but excludes cash advance, Cash Before Card, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant installment program), annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment instalments, payment by credit card via internet banking or online payment system to designated merchants, 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), mail order, telephone or fax order, Octopus Add Value, for purchase and/or reloads of store-value cards/gift cards or e-wallets, transactions via Alipay, WeChat Pay, PayMe, BoC Pay+, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, 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 and stock monthly contribution and property purchases), casino and gambling transactions, transactions for charity donations and to non-profit organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time.**
4. Cardholders should make Eligible Transactions that include dining spending and any purchase transactions made overseas (in Clause 3) with the Eligible Card at any time during the Promotion Period to entitle the extra 2X gift points on top of the basic 1X gift point (HK\$1=1 gift point). No minimum spending requirement is needed.
5. The extra 2X gift points will be posted to the Eligible Card account on the following working day of the basic 1X gift point (HK\$1=1 gift point) billing cycle.
6. Unless otherwise specified, eligible dining spending applies to food and beverage transaction / purchase on an Eligible Card within the Promotion Period (not applicable to banquet services, private parties / functions, private room events, dining outlets in social/sports associations or clubhouses). Similar spending performed at any merchant not defined as restaurant / dining merchant / organization or not as such by the Company / Visa International from time to time is excluded. Dining spending categories shall be determined at the sole and absolute discretion of the Company.

7. Unless otherwise specified, eligible overseas retail spending refers to retail spending made at overseas merchants (whether physical or online merchants) with original sales slips or official payment records made and settled in foreign currency but excluding foreign currency transactions settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
8. The extra gift points apply only to eligible transactions that based on transaction date and must be posted within 7 days from the transaction date.
9. Any fraudulent, unauthorized, cancelled, refunded transactions as well as unposted transactions will result in the forfeiture of eligibility for The Promotion.
10. Cardholders will only be entitled to the gift points when their card account is valid and in good standing and at the time when the award is being made. If a cardholder account has been cancelled or is found to be in violation of the Card User Agreement, or if a cardholder relinquishes the gift points at any particular time or at the time when the gift points are being awarded, the eligibility for The Promotion will be forfeited.
11. Where a cardholder has been awarded gift points and a reversal entry occurs thereafter on any of the related transaction(s), the cardholder is required to reimburse the Company with the equivalent monetary value for such awarded gift points or in a manner as may be determined by the Company. The Company will, without prior notice, charge the equivalent monetary value to the cardholder account in reversal of such awarded gift points.
12. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to produce 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.
13. All gift points are not transferable, refundable or convertible into cash or other prizes.
14. The Company will determine the eligibility of submitted transaction details by verifying the cardholder transaction records kept by the Company. The Company records shall be final and conclusive.
15. No person other than the Cardholders 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.
16. The Company reserves the right to change, suspend or terminate the promotion or amend the terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
17. In the event of any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

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