

現有客戶限時迎新獎賞優惠條款及細則

現有客戶限時迎新獎賞之推廣期及獎賞資格：

1. 推廣期由 2026 年 1 月 1 日至 2026 年 3 月 31 日(「推廣期」)。
2. 現有客戶限時迎新獎賞(「限時迎新獎賞」)只適用於由中銀信用卡(國際)有限公司(「卡公司」)在香港發行之中銀 Cheers Card (包括中銀 Cheers Visa Infinite Card 及中銀 Cheers Visa Signature Card)、中銀 Chill Card (包括中銀 Chill World Mastercard 及中銀 Chill Platinum Mastercard)、中銀 Go 卡(包括中銀 Go 銀聯鑽石卡及中銀 Go 銀聯白金卡)、中銀崇光 Visa 卡(包括中銀崇光 Visa Signature 卡及中銀崇光 Visa 白金卡)及中銀淘寶 World 萬事達卡(「合資格信用卡」)。申請人需於推廣期內成功申請合資格信用卡，及於 2026 年 4 月 30 日或之前成功獲批核方可享限時迎新獎賞。如客戶經分行申請，可同時享有分行渠道額外迎新獎賞(「分行渠道額外迎新獎賞」)。
3. 限時迎新獎賞適用於現有中銀港幣信用卡及/或中銀雙幣信用卡主卡持卡人(附屬卡、商務卡、Intown 網上信用卡、美金卡、澳門地區發行的中銀信用卡及私人客戶卡除外)。限時迎新獎賞不適用於中國銀行(香港)有限公司員工。
4. 每位客戶(以身份證明文件號碼計算)於整個推廣期內最多可獲限時迎新獎賞 2 次及分行渠道額外迎新獎賞 1 次。如申請人於推廣期內同時成功申請 3 張或以上的合資格信用卡且全部經分行申請，亦只可獲限時迎新獎賞 2 次及分行渠道額外迎新獎賞 1 次。

現有客戶限時迎新獎賞之詳情及簽賬條件

5. 合資格信用卡持卡人(「持卡人」)需於發卡當月及其後的首兩個曆月內(「簽賬期」)(詳見例子)啟動信用卡並累積以下簽賬要求，即可享限時迎新獎賞：

合資格信用卡	簽賬條件 (合資格交易 見條款 6)	限時迎新獎 賞	分行渠道額外 迎新獎賞
中銀 Cheers Card (包括中銀 Cheers Visa Infinite Card 及中銀 Cheers Visa Signature Card)	累積簽賬滿 港幣 5,000 元或以上	50,000 積分獎賞	25,000 積分獎賞
中銀 Chill Card (包括中銀 Chill World Mastercard 及中銀 Chill Platinum Mastercard)、中銀 Go 卡(包括中銀 Go 銀聯鑽石卡及中銀 Go 銀聯白金 卡)、中銀崇光 Visa 卡(包括中銀崇光 Visa Signature 卡及中銀崇光 Visa 白 金卡)及中銀淘寶 World 萬事達卡		港幣 200 元 現金回贈	港幣 100 元 現金回贈

簽賬期例子：

發卡日	簽賬期
2026 年 1 月 8 日	2026 年 1 月 8 日至 2026 年 3 月 31 日
2026 年 3 月 10 日	2026 年 3 月 10 日至 2026 年 5 月 31 日

6. 合資格交易適用於零售簽賬，惟不包括現金透支、現金存戶、未誌賬的「商戶免息分期計劃」金額、所有年費、財務費用、手續費、結餘轉戶金額、禮品換購費、以「積 FUN 錢」兌換的簽賬折扣/金額、網上繳費交易、網上繳費分期、網上支付系統繳費予指定商戶、繳稅、郵購、電話或傳真訂購、賭博交易、八達通增值、於非金融機構購買包括但不限於外匯、匯票及旅行支票、於金融機構購買包括但不限於產品、服務、存款、貸款及信貸、購買加密貨幣、電匯和匯票、購買及/或充值儲值卡/禮物卡或電子錢包、Alipay、WeChat Pay、PayMe 及 BoC Pay+ 的交易、透過流動裝置/應用程式/電子轉賬平台進行個人對個人(P2P)的現金轉賬、禮品送貨服務費、投機買賣、其他沒有簽賬存根的零售簽賬交易及卡公司不時公佈的指定交易類別。持卡人的主卡及其下所有附屬卡的當月累積簽賬將會合併計算。
7. 所有交易以交易日期計算，並需於交易日後的 7 天內成功誌賬。
8. 除特別註明外，合資格的海外零售簽賬需以外幣交易及支付，以港幣支付的外幣簽賬並不包括在內(以信用卡月結單上的簽賬貨幣為準)。
9. 主卡及附屬卡的簽賬交易將被視為同一信用卡賬戶，附屬卡的積分獎賞/現金回贈將與主卡合併計算。
10. 卡公司全權酌情決定合資格交易類別的簽賬，並將根據 Visa 國際組織、Mastercard Asia/Pacific (Hong Kong) Limited 及銀聯國際釐定以上指定簽賬交易類別的合資格交易。
11. 卡公司保留不時修訂以上指定簽賬類別的權利。若因指定簽賬類別的修訂而引致持卡人任何損失，卡公司概不承擔任何責任。所有於非以上指定簽賬類別之零售簽賬均不會被視為合資格交易。

現有客戶限時迎新獎賞之發放

12. 限時迎新獎賞將於符合所有有關要求(如有)後，於發卡當月起的其後五個曆月內誌入合資格信用卡之主卡賬戶內。客戶若持有多於 2 個合資格信用卡賬戶並均符合所有有關要求，限時迎新獎賞將會誌入至最高檔次的 2 個合資格信用卡賬戶(卡種檔次由高至低順序為中銀 Cheers Visa Infinite Card、中銀 Go 銀聯鑽石卡、中銀 Chill World Mastercard、中銀淘寶 World 萬事達卡、中銀 Cheers Visa Signature Card、中銀崇光 Visa Signature 卡、中銀崇光 Visa 白金卡、中銀 Go 銀聯白金卡及中銀 Chill Platinum Mastercard。)
13. 分行渠道額外迎新獎賞將於符合所有有關要求(如有)後，於發卡當月起的其後五個曆月內誌入合資格信用卡之主卡賬戶內。客戶若持有多於 1 個合資格信用卡賬戶並均符合所有有關要求，分行渠道額外迎新獎賞將會誌入至最高檔次的合資格信用卡賬戶(卡種檔次由高至低順序為中銀 Cheers Visa Infinite Card、中銀 Go 銀聯鑽石卡、中銀 Chill World Mastercard、中銀淘

實 World 萬事達卡、中銀 Cheers Visa Signature Card、中銀崇光 Visa Signature 卡、中銀崇光 Visa 白金卡、中銀 Go 銀聯白金卡及中銀 Chill Platinum Mastercard。)

14. 有關信用卡賬戶於限時迎新獎賞存入時必須正常、有效及信用狀況良好。

現有客戶限時迎新獎賞之一般條款及細則

15. 卡公司將核實持卡人的信用卡交易紀錄，以確定持卡人在此推廣計劃中可獲有關獎賞。如持卡人的簽賬交易與卡公司的資料有任何差異，將以卡公司的紀錄為準。
16. 如發現持卡人重複領取限時迎新獎賞、符合簽賬要求的相關交易無論因何種理由已被取消或於發卡後的 12 個月內取消主卡賬戶，卡公司保留毋須事先通知的情況下從其信用卡賬戶內扣除所獲領的限時迎新獎賞的權利。如限時迎新獎賞為積分，而該賬戶沒有足夠積分，卡公司將扣除相等於已獲發簽賬積分的金額(以每 25,000 分等同港幣 100 元比率計算)。
17. 所有限時迎新獎賞均不能兌換現金、轉換其他禮品、退回及轉讓，亦不可用作售賣用途。現金回贈只可用作日後信用卡零售簽賬用途，並不可用作透支現金、支付任何財務費用或繳交獲贈現金回贈前累積未繳的信用卡結欠。
18. 卡公司保留以其他同等或相若價值獎賞代替的權利。
19. 其他簽賬積分條款及細則，概以中銀信用卡「簽賬得 FUN 獎賞計劃」所載內容為準。詳情請瀏覽中銀香港網站。
20. 除合資格持卡人及卡公司以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
21. 卡公司保留更改、暫停或取消限時迎新獎賞或修訂本條款及細則的酌情權，並對所有事宜及爭議保留最終決定權。
22. 如條款及細則的中、英文版有所差異，一概以中文版本為準。

提示：借定唔借？還得到先好借！

现有客户限时迎新奖赏优惠条款及细则

现有客户限时迎新奖赏之推广期及奖赏资格：

1. 推广期由 2026 年 1 月 1 日至 2026 年 3 月 31 日(「推广期」)。
2. 现有客户限时迎新奖赏(「限时迎新奖赏」)只适用于由中银信用卡(国际)有限公司(「卡公司」)在香港发行之中银 Cheers Card (包括中银 Cheers Visa Infinite Card 及中银 Cheers Visa Signature Card)、中银 Chill Card (包括中银 Chill World Mastercard 及中银 Chill Platinum Mastercard)、中银 Go 卡(包括中银 Go 银联钻石卡及中银 Go 银联白金卡)、中银崇光 Visa 卡(包括中银崇光 Visa Signature 卡及中银崇光 Visa 白金卡)及中银淘宝 World 万事达卡(「合资格信用卡」)。申请人需于推广期内成功申请合资格信用卡，及于 2026 年 4 月 30 日或之前成功获批核方可享限时迎新奖赏。如客户经分行申请，可同时享有分行渠道额外迎新奖赏(「分行渠道额外迎新奖赏」)。
3. 限时迎新奖赏适用于现有中银港币信用卡及/或中银双币信用卡主卡持卡人(附属卡、商务卡、Intown 网上信用卡、美金卡、澳门地区发行的中银信用卡及私人客户卡除外)。限时迎新奖赏不适用于中国银行(香港)有限公司员工。
4. 每位客户(以身份证明文件号码计算)于整个推广期内最多可获限时迎新奖赏 2 次及分行渠道额外迎新奖赏 1 次。如申请人于推广期内同时成功申请 3 张或以上的合资格信用卡且全部经分行申请，亦只可获限时迎新奖赏 2 次及分行渠道额外迎新奖赏 1 次。

现有客户限时迎新奖赏之详情及签账条件

5. 合资格信用卡持卡人(「持卡人」)需于发卡当月及其后的首两个历月内(「签账期」)(详见例子)启动信用卡并累积以下签账要求，即可享限时迎新奖赏：

合资格信用卡	签账条件 (合资格交易 见条款 6)	限时迎新奖 赏	分行渠道额外 迎新奖赏
中银 Cheers Card (包括中银 Cheers Visa Infinite Card 及中银 Cheers Visa Signature Card)	累积签账满 港币 5,000 元或以上	50,000 积分奖赏	25,000 积分奖赏
中银 Chill Card (包括中银 Chill World Mastercard 及中银 Chill Platinum Mastercard)、中银 Go 卡(包括中银 Go 银联钻石卡及中银 Go 银联白金 卡)、中银崇光 Visa 卡(包括中银崇光 Visa Signature 卡及中银崇光 Visa 白 金卡)及中银淘宝 World 万事达卡		港币 200 元 现金回赠	港币 100 元 现金回赠

签账期例子：

发卡日	签账期
2026 年 1 月 8 日	2026 年 1 月 8 日至 2026 年 3 月 31 日
2026 年 3 月 10 日	2026 年 3 月 10 日至 2026 年 5 月 31 日

6. 合资格交易适用于零售签账，惟不包括现金透支、现金存户、未志账的「商户免息分期计划」金额、所有年费、财务费用、手续费、结余转户金额、礼品换购费、以「积 FUN 钱」兑换的签账折扣/金额、网上缴费交易、网上缴费分期、网上支付系统缴费予指定商户、缴税、邮购、电话或传真订购、赌博交易、八达通增值、于非金融机构购买包括但不限于外汇、汇票及旅行支票、于金融机构购买包括但不限于产品、服务、存款、贷款及信贷、购买加密货币、电汇和汇票、购买及/或充值储值卡/礼物卡或电子钱包、Alipay、WeChat Pay、PayMe 及 BoC Pay+ 的交易、透过流动装置/應用程式/电子转账平台进行个人对个人(P2P)的现金转账、礼品送货服务费、投机买卖、其他没有签账存根的零售签账交易及卡公司不时公布的指定交易类别。持卡人的主卡及其下所有附属卡的当月累积签账将会合并计算。
7. 所有交易以交易日期计算，并需于交易日后的 7 天内成功志账。
8. 除特别注明外，合资格的海外零售签账需以外币交易及支付，以港币支付的外币签账并不包括在内(以信用卡月结单上的签账货币为准)。
9. 主卡及附属卡的签账交易将被视为同一信用卡账户，附属卡的积分奖赏/现金回赠将与主卡合并计算。
10. 卡公司全权酌情决定合资格交易类别的签账，并将根据 Visa 国际组织、Mastercard Asia/Pacific (Hong Kong) Limited 及银联国际厘定以上指定签账交易类别的合资格交易。
11. 卡公司保留不时修订以上指定签账类别的权利。若因指定签账类别的修订而引致持卡人任何损失，卡公司概不承担任何责任。所有于非以上指定签账类别之零售签账均不会被视为合资格交易。

现有客户限时迎新奖赏之发放

12. 限时迎新奖赏将于符合所有有关要求(如有)后，于发卡当月起其后五个历月内志入合资格信用卡之主卡账户内。客户若持有多于 2 个合资格信用卡账户并均符合所有有关要求，限时迎新奖赏将会志入至最高档次的 2 个合资格信用卡账户(卡种档次由高至低顺序为中银 Cheers Visa Infinite Card、中银 Go 银联钻石卡、中银 Chill World Mastercard、中银淘宝 World 万事达卡、中银 Cheers Visa Signature Card、中银崇光 Visa Signature 卡、中银崇光 Visa 白金卡、中银 Go 银联白金卡及中银 Chill Platinum Mastercard。)
13. 分行渠道额外迎新奖赏将于符合所有有关要求(如有)后，于发卡当月起其后五个历月内志入合资格信用卡之主卡账户内。客户若持有多于 1 个合资格信用卡账户并均符合所有有关要求，分行渠道额外迎新奖赏将会志入至最高档次的合资格信用卡账户(卡种档次由高至低顺序为中银 Cheers Visa Infinite Card、中银 Go 银联钻石卡、中银 Chill World Mastercard、中银淘

宝 World 万事达卡、中银 Cheers Visa Signature Card、中银崇光 Visa Signature 卡、中银崇光 Visa 白金卡、中银 Go 银联白金卡及中银 Chill Platinum Mastercard。)

14. 有关信用卡账户于限时迎新奖赏存入时必须正常、有效及信用状况良好。

现有客户限时迎新奖赏之一般条款及细则

15. 卡公司将核实持卡人的信用卡交易纪录，以确定持卡人在此推广计划中可获有关奖赏。如持卡人的签账交易与卡公司的资料有任何差异，将以卡公司的纪录为准。
16. 如发现持卡人重复领取限时迎新奖赏、符合签账要求的相关交易无论因何种理由已被取消或于发卡后的 12 个月内取消主卡账户，卡公司保留毋须事先通知的情况下从其信用卡账户内扣除所获领的限时迎新奖赏的权利。如限时迎新奖赏为积分，而该账户没有足够积分，卡公司将扣除相等于已获发签账积分的金额(以每 25,000 分等同港币 100 元比率计算)。
17. 所有限时迎新奖赏均不能兑换现金、转换其他礼品、退回及转让，亦不可用作售卖用途。现金回赠只可用作日后信用卡零售签账用途，并不可用作透支现金、支付任何财务费用或缴交获赠现金回赠前累积未缴的信用卡结欠。
18. 卡公司保留以其他同等或相若价值奖赏代替的权利。
19. 其他签账积分条款及细则，概以中银信用卡「签账得 FUN 奖赏计划」所载内容为准。详情请浏览中银香港网站。
20. 除合资格持卡人及卡公司以外，并无其他人士有权按《合约(第三者权利)条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
21. 卡公司保留更改、暂停或取消限时迎新奖赏或修订本条款及细则的酌情权，并对所有事宜及争议保留最终决定权。
22. 如条款及细则的中、英文版有所差异，一概以中文版本为准。

提示：借定唔借？还得到先好借！

Terms and Conditions of Limited-time Welcome Offer for Existing Customer

Promotion Period and Eligibility of Limited-time Welcome Offer for Existing Customer:

1. The promotion period runs from 1 January 2026 until 31 March 2026 ("Promotion Period").
2. Limited-time Welcome Offer for Existing Customer ("Limited-time Welcome Offer") is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard), BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card) and BOC Taobao World Mastercard ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicants who applied for Eligible Credit Card(s) within the promotion period and are approved by 30 April 2026 are eligible for the Limited-time Welcome Offer. If customer apply the Eligible Credit Card via Branch, customers are entitled for Branch Exclusive Welcome Offer ("Branch Exclusive Welcome Offer") as well.
3. Limited-time Welcome offer is only applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded). Limited-time Welcome offer is not applicable to staff of Bank of China (Hong Kong) Limited.
4. Each Customer (counted by the Identification Document Number) can enjoy Limited-time Welcome Offer twice and Branch Exclusive Welcome Offer once only during the entire Promotion Period. Should three or more Eligible Credit Cards be successfully approved within the Promotion Period and all applications are made through branches, Customers will be entitled to Limited-time Welcome Offer twice and Branch Exclusive Welcome Offer once only.

Limited-time Welcome Offer and Spending Requirement:

5. Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and fulfill the below spending requirement within the first month and following 2

calendar months of card issuance ("Spending Period") (Refer to Example) to be eligible for the Limited-time Welcome Offer:

Eligible Credit Cards	Spending Requirement (refer to Clause 6 for Eligible Transaction)	Limited-time Welcome Offer	Branch Exclusive Welcome Offer
BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card)	Accumulate spending of HK\$5,000 or above	50,000 Gift Points	25,000 Gift Points
BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) and BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) and BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card) and BOC Taobao World Mastercard BOC Cheers Visa Signature Card		HK\$200 Cash Rebate	HK\$100 Cash Rebate

Spending Period Example:

Card Issuance Date	Spending Period
8 January 2026	8 January 2026 to 31 March 2026
10 March 2026	10 March 2026 to 31 May 2026

- Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, 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 installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add Value, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, Alipay, WeChat Pay, PayMe and BoC Pay+, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip and any other category as may be defined by the Company at its sole discretion from time to time. Main card and additional/supplementary card spending will be combined for calculation.

7. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
8. Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
9. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
10. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction" , with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International Limited for properly defining above spending categories counted as Eligible Transaction.
11. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

Fulfillment of Limited-time Welcome Offer:

12. The Limited-time Welcome Offer awarded will be credited to the main card account of

the Eligible Credit Card within the following 5 calendar months after the card issuance month upon fulfillment of all requirements (if applicable). If Customer holds more than 2 Eligible Credit Card accounts and fulfills all requirements, the Limited-time Welcome Offer will be credited to the top 2 highest tier Eligible Credit Card account (the credit card tier in descending order is BOC Cheers Visa Infinite Card, BOC Go UnionPay Diamond Card, BOC Chill World Mastercard, BOC Taobao World Mastercard, BOC Cheers Visa Signature Card, BOC SOGO Visa Signature Card, BOC SOGO Visa Platinum Card, BOC Go UnionPay Platinum Card and BOC Chill Platinum Mastercard).

13. The Branch Exclusive Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 5 calendar months after the card issuance month upon fulfillment of all requirements (if applicable). If Customer holds more than 1 Eligible Credit Card accounts and fulfills all requirements, the Branch Exclusive Welcome Offer will be credited to the highest tier Eligible Credit Card account (the credit card tier in descending order is BOC Cheers Visa Infinite Card, BOC Go UnionPay Diamond Card, BOC Chill World Mastercard, BOC Taobao World Mastercard, BOC Cheers Visa Signature Card, BOC SOGO Visa Signature Card, BOC SOGO Visa Platinum Card, BOC Go UnionPay Platinum Card and BOC Chill Platinum Mastercard).
14. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Limited-time Welcome Offer:

15. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder' s transaction and the Company' s record, the Company' s record shall prevail.
16. If multiple redemption of Limited-time Welcome Offer has occurred or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Limited-time Welcome Offer to the Cardholder' s credit card account without prior notice. If the Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit 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) to the Cardholder' s credit card account without prior notice.

17. Limited-time Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
18. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
19. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
20. No person other than the Eligible 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.
21. The Company reserves the right to change, suspend or terminate the Limited-time Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
22. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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