

Terms and Conditions of BOC Dual Currency Card “Northbound Spending Promotion · Up to Extra 4% Cash Rebate”

1. “BOC Dual Currency Card – Northbound Spending Promotion · Up to Extra 4% Cash Rebate” (the “**Promotion**”) is only applicable to cardholders of BOC Dual Currency Cards (including BOC Dual Currency Diamond Card and BOC Dual Currency Platinum Card) issued by BOC Credit Card (International) Ltd. (the “Company”) in Hong Kong bearing the BOC logo (the “**Eligible Credit Card**”).
2. “**Eligible Spending**” refers to Local retail transactions made with the same Eligible Credit Card by means of a physical credit card or mobile payment (including UnionPay APP, Apple Pay or Huawei Pay) (including Online Retail Transactions), excludes transactions made with Eligible Credit Cards through BoC Pay, Alipay HK and WeChat Pay, amounts redeemed under “Instant Reward” transactions, Cash Advances, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, 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 banking bill payments, online payment system payments to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards/gift cards or e-wallets, 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 contribution and property purchases), casino and gambling transactions, transactions for charity donations and to nonprofit organisations, person to person (P2P) fund transfers via mobile devices/apps/electronic platforms, 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.
3. “**Eligible Spending in Mainland China or Macau**” refers to retail transactions in RMB or MOP (only applicable to a single retail spending of over HK\$100 and will be calculated based on the posted amount of the transaction) at physical Mainland China and Macau merchants made with an Eligible Credit Card by means of a physical credit card or mobile payment (including UnionPay APP, Apple Pay or Huawei Pay), excludes transactions made with Eligible Credit Cards through BoC Pay, online transactions, E-wallet transactions (including but not limited to BoC Pay, AlipayHK 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, 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 banking bill payments, online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards/gift cards or e-wallets, 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, person to person (P2P) fund transfers via mobile device/app/electronic platforms, 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. Every RMB ¥ 1 /MOP1 spending will be calculated as HK\$1. (Promotion calculation example: RMB ¥ 1,000 / MOP1,000 eligible transaction will be equivalent to HK\$1,000 eligible transaction.)
5. The Company may from time to time at its sole discretion define the meaning of “Eligible Spending” and “Eligible Spending in Mainland China and Macau” (collectively, the “**Eligible Transactions**”), with reference to UnionPay International Limited for properly defining the above-mentioned designated category.
6. The Promotion runs from 18 October to 31 December 2024 (both dates inclusive) (the “**entire Promotion Period**”).
7. The Registration Period of the Promotion runs from 10:00 on 18 October to 23:59 on 31 December 2024 (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 BoC Pay mobile application (“**BoC Pay**”), BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) or website of the Promotion (www.bochk.com/s/a/baypromotion_e) once during the Registration Period. The registration reference number will be announced when the registration is successful. The quota for registration is limited to the first 6,000 successful registered customers. The registration record and quota are calculated based on the computer record of the Company.
8. All Promotion Period, Registration Period and transaction days based on Hong Kong Time.
9. The Promotion is only applicable to the successfully registered BOC Dual Currency Card Cardholder (including BOC Dual Currency Diamond Card and BOC Dual Currency Platinum Card) (the “**Eligible Customers**”) within the Registration Period. During the promotion period, each Eligible Customer (counted by the Identification Document Number) makes Eligible Spending in Local with an Eligible Credit Card and the accumulated spending amount reaches HK\$2,000, and makes Eligible Spending at physical merchant in Mainland China or Macau with the same Credit Card to enjoy corresponding Extra Cash Rebate(only applicable to a single retail spending of over HK\$100) : Retail Spending made through designated mobile payment (UnionPay APP, Apple Pay and Huawei Pay) can enjoy an extra 4% (Holidays) and 2% (Regular Days) Cash Rebate; Retail Spending made with physical cards can enjoy an Extra 1% Cash Rebate in every day. A maximum of HK\$200 Cash Rebate. The Cash Rebate awarded will be rounded to the nearest dollar and credited for each Eligible Customer during the entire Promotion Period. The transaction amount will be based on the currency posted in the credit card statement.

Accumulated Eligible Spending Amount HKD	Extra Cash Rebate HKD		The Maximum Cash Rebate (HKD)
Local Retail Eligible Spending	Eligible Retail Spending in Mainland China or Macau (only applicable to a single retail spending of over HK\$100)		
HK\$2,000	Designated mobile payments (UnionPay APP, Apple Pay or Huawei Pay) with Eligible Credit Card	Physical card payment	HK\$200
	4% cash rebate for Holidays 2% cash rebate for Regular Days	1% cash rebate for Holidays/ Regular Days	

10. 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 20 October, 27 October, 3 November, 10 November, 17 November, 24 November, 1 December, 8 December, 15 December, 22 December, 25 December, 26 December, and 29 December of 2024.
11. A 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 customer 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, the Cash Rebate will be credited to the new card account.
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. Registration and Eligible Transactions 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 rebates.
14. To enjoy the cash rebate, the Eligible Transactions will be counted on the respective transaction days and must be successfully posted on or before 7 January 2025. Upon verification of the Eligible Transactions details by the Company, the cash rebate will be credited to the main card HKD account by 31 March 2025.
15. The Company will verify the transaction records to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between The Company's records and details recorded on the credit card sales slips, The Company records shall prevail.
16. The cash rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the cash rebate is credited. The cash rebate cannot be converted into cash or exchanged for other gifts and is also not refundable or transferrable.

17. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the cash rebate.
18. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any awarded cash rebate from the related card account without prior notice. The Company also reserves the right to cancel the respective credit card account and/or take such legal actions as may be necessary.
19. The Company reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion.
20. 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 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.
21. Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers.
22. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct. iPhone or iPad users may download BoC Pay Mobile Applications via the Apple Store. Android users may download BoC Pay Mobile Applications via Google Play, Huawei App Gallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the US and other countries. Android is a trademark of Google LLC. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time.
23. 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. 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.
24. All images and information are for reference only.
25. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
26. 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.
27. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.

BoC Pay SVF License Number: SVFB072

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