「特選客戶首次簽賬優惠」條款及細則

1. 推廣期由 2026 年 11 月 5 日至 11 月 20 日（包括首尾兩天）(「推廣期」)。
2. 「特選客戶首次簽賬優惠」(「本推廣」)只適用於收到由中銀信用卡（國際）有限公司（「卡公司」）發出有關本推廣之手機短訊(「推廣短訊」)之受邀特選中銀信用卡客戶(「合資格客戶」)。
3. 本推廣只適用於由香港發行並印有中銀標誌的中銀信用卡、中銀雙幣卡及中銀聯營卡（不適用於由內地及澳門發行的中銀信用卡、私人客戶卡、採購卡及美金卡），並於卡公司所發出的推廣短訊內註明（「合資格信用卡」）。
4. 合資格客戶於推廣期內成功確認合資格信用卡並完成合資格簽賬，即可獲得等值的現金回贈(即簽賬 100%回贈)，回贈金額上限為 HK$100 現金獎賞。
5. 「合資格簽賬」指合資格客戶於推廣期內憑合資格信用卡所作之簽賬，包括零售簽賬、透過流動支付所作之簽賬（須以信用卡作直接付款方式，包括但不限於 BoC Pay+、Apple Pay、Google Pay 及 Samsung Pay）、「積 FUN 錢」交易、現金提現/現金透支、現金存戶服務金額、繳費至其他信用卡或私人貸款、自動轉賬、八達通增值/自動增值、分期付款（包括但不限於現金分期、月結單分期付款、網上繳費分期及商戶免息分期之每月供款）、繳交公共事務費用/繳費金額 (包括但不限於支付稅款、通訊費、會費、教育機構費用/學費、或水電等公用設施的費用）、網上支付系統繳費予指定商戶（包括但不限於 PayPal 或支付寶）、購買及/或充值儲值卡或電子錢包（包括但不限於 BoC Pay+、AlipayHK、WeChat Pay HK、支付宝及微信支付，或由卡公司不時發布之同等流動應用程式）的交易、金融機構/非金融機構的產品/服務交易（包括但不限於存款、外匯、過數/轉賬、投機買賣、保險、基金及股票之供款及樓宇買賣）、慈善及非牟利機構交易（下稱「合資格簽賬」），惟不包括年費、財務費用、手續費以及其他未經許可之簽賬。卡公司全權酌情界定合資格簽賬之定義。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。
6. 本推廣只適用於合資格信用卡主卡客戶。每名合資格客戶於推廣期內之合資格信用卡最多可獲 HK$100 現金回贈。
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。持卡人之港幣及人民幣賬戶簽賬將合併計算(如適用)，而每 1 元人民幣簽賬將當作港幣 1 元計算。
8. 主卡及附屬卡的合資格簽賬交易將被視為同一信用卡賬戶，附屬卡的簽賬交易將與主卡合併計算。
9. 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。
10. 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（詳見條款 5）均不會被視為合資格簽賬。
11. 卡公司將核實客戶的信用卡交易紀錄，以確定客戶在此推廣計劃中可獲有關優惠。如客戶的

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。

12. 有關現金回贈將於符合指定簽賬要求後，將於 2027 年 2 月 28 日誌入合資格客戶之合資格信用卡主卡賬戶內。有關信用卡賬戶狀況屆時必須正常、有效及信用狀況良好。
13. 如發現合資格客戶重複領取獎賞、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獎賞的價值的權利。
14. 如客戶於推廣期內或獲取獎賞時，違反信用卡持卡人合約/信用卡合約條款、信用卡賬戶已取消、有欠款逾期未清還或有不良紀錄，將不獲發有關優惠，而有關優惠亦將自動取消。
15. 卡公司將核實客戶確認卡及合資格簽賬紀錄，以確定客戶本推廣中可獲有關獎賞。在任何情況下，一切資料將以卡公司的紀錄為準。
16. 有關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，不能兌換現金、轉換其他禮品、退回或轉讓。
17. 任何虛假、未經許可、未誌賬、已取消、已退款或退回（包括購物退稅）的交易款項均不會被視為有效交易，亦不會獲發現金回贈。
18. 客戶如有任何舞弊或欺詐成分，卡公司將即時取消客戶所獲現金回贈資格並於該信用卡直接扣除已獲發的現金回贈而毋須另行通知。卡公司亦保留取消該信用卡的權利，及/或採取任何其認為適當的法律行動。
19. 客戶必須保留有關交易的所有文件正本，如有任何爭議，卡公司保留要求客戶提供有關簽賬存根正本及/或其他有關文件正本或證據的權利，以作核實，而已遞交的有關文件或證將不獲發還。
20. 卡公司保留以其他同等或相若價值獎賞代替的權利。
21. 本推廣條款及細則受香港特別行政區法律所管轄，並以此作為法律詮釋。
22. 除有關合資格客戶、中銀香港及/或卡公司以外，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任何條文下的利益。
23. 中銀香港及/或卡公司保留隨時更改、暫停及取消本推廣優惠及修訂其條款及細則的酌情權。如有任何爭議，中銀香港及/卡公司保留最終決定權。
24. 如條款及細則的中、英文版有所差異，一概以中文版本為準。

儲值支付工具牌照編號：SVFB072

提示：借定唔借？還得到先好借！

「特选客户首次签账优惠」条款及细则

1. 推广期由 2026 年 11 月 5 日至 11 月 20 日（包括首尾两天）（「推广期」）。
2. 「特选客户首次签账优惠」（「本推广」）只适用于收到由中银信用卡（国际）有限公司（「卡公司」）发出有关本推广之手机短讯（「推广短讯」）之受邀特选中银信用卡客户（「合资格客户」）。
3. 本推广只适用于由香港发行并印有中银标志的中银信用卡、中银双币卡及中银联营卡（不适用于由内地及澳门发行的中银信用卡、私人客户卡、采购卡及美金卡），并于卡公司所发出的推广短讯内注明（「合资格信用卡」）。
4. 合资格客户于推广期内成功确认合资格信用卡并完成合资格签账，即可获得等值的现金回赠(即签账 100%回赠)，回赠金额上限为 HK$100 现金奖赏。
5. 「合资格签账」指合资格客户于推广期内凭合资格信用卡所作之签账，包括零售签账、透过流动支付所作之签账（须以信用卡作直接付款方式，包括但不限于 BoC Pay+、Apple Pay、Google Pay 及 Samsung Pay）、「积 FUN 钱」交易、现金提现/现金透支、现金存户服务金额、缴费至其他信用卡或私人贷款、自动转账、八达通增值/自动增值、分期付款（包括但不限于现金分期、月结单分期付款、网上缴费分期及商户免息分期之每月供款）、缴交公共事务费用/缴费金额（包括但不限于支付税款、通讯费、会费、教育机构费用/学费、或水电等公用设施的费用）、网上支付系统缴费予指定商户（包括但不限于 PayPal 或支付宝）、购买及/或充值储值卡或电子钱包（包括但不限于 BoC Pay+、AlipayHK、WeChat Pay HK、支付宝及微信支付，或由卡公司不时发布之同等流动应用程式）的交易、金融机构/非金融机构的产品/服务交易（包括但不限于存款、外汇、过数/转账、投机买卖、保险、基金及股票之供款及楼宇买卖）、慈善及非牟利机构交易（下称「合资格签账」），惟不包括年费、财务费用、手续费以及其他未经许可之签账。卡公司全权酌情界定合资格签账之定义。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。
6. 本推广只适用于合资格信用卡主卡客户。每名合资格客户于推广期内之合资格信用卡最多可获 HK$100 现金回赠。
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。持卡人之港币及人民币账户签账将合并计算(如适用)，而每 1 元人民币签账将当作港币 1 元计算。
8. 主卡及附属卡的合资格签账交易将被视为同一信用卡账户，附属卡的签账交易将与主卡合并计算。
9. 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。
10. 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（详见条款 5）均不会被视为合资格签账。
11. 卡公司将核实客户的信用卡交易纪录，以确定客户在此推广计划中可获有关优惠。如客户的

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。

12. 有关现金回赠将于符合指定签账要求后，将于 2027 年 2 月 28 日志入合资格客户之合资格信用卡主卡账户内。有关信用卡账户状况届时必须正常、有效及信用状况良好。
13. 如发现合资格客户重复领取奖赏、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奖赏的价值的权利。
14. 如客户于推广期内或获取奖赏时，违反信用卡持卡人合约/信用卡合约条款、信用卡账户已取消、有欠款逾期未清还或有不良纪录，将不获发有关优惠，而有关优惠亦将自动取消。
15. 卡公司将核实客户确认卡及合资格签账纪录，以确定客户本推广中可获有关奖赏。在任何情况下，一切资料将以卡公司的纪录为準。
16. 有关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，不能兑换现金、转换其他礼品、退回或转让。
17. 任何虚假、未经许可、未志账、已取消、已退款或退回（包括购物退税）的交易款项均不会被视为有效交易，亦不会获发现金回赠。
18. 客户如有任何舞弊或欺诈成分，卡公司将即时取消客户所获现金回赠资格并于该信用卡直接扣除已获发的现金回赠而毋须另行通知。卡公司亦保留取消该信用卡的权利，及/或采取任何其认为适当的法律行动。
19. 客户必须保留有关交易的所有文件正本，如有任何争议，卡公司保留要求客户提供有关签账存根正本及/或其他有关文件正本或证据的权利，以作核实，而已递交的有关文件或证将不获发还。
20. 卡公司保留以其他同等或相若价值奖赏代替的权利。
21. 本推广条款及细则受香港特别行政区法律所管辖，并以此作为法律诠释。
22. 除有关合资格客户、中银香港及/或卡公司以外，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任何条文下的利益。
23. 中银香港及/或卡公司保留随时更改、暂停及取消本推广优惠及修订其条款及细则的酌情权。如有任何争议，中银香港及/卡公司保留最终决定权。
24. 如条款及细则的中、英文版有所差异，一概以中文版本为准。

储值支付工具牌照编号：SVFB072

提示：借定唔借？还得到先好借！

Terms and Conditions of "Selected Customer Limited-Time Spending Reward":

1. The promotion period of "Selected Customer Limited-Time Spending Reward" ("The Offer") runs from 5 November 2026 until 20 November 2026 (both dates inclusive, the "Promotion Period").
2. The Offer is only applicable to the selected customers (the "Eligible Customers"), who received the promotional SMS notification ("SMS Invitation") from BOC Credit Card (International) Limited (the "Company").
3. This Promotion is only applicable to the BOC Credit Cards, BOC Dual Currency Cards and BOC Co-branded Cards issued in Hong Kong bearing the logo (excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards) and listed in the SMS Invitation (the "Eligible Credit Card").
4. Eligible Customers who successfully activate Eligible Credit Card and accumulate Eligible Transaction during the Promotion period, would be entitled to an equivalent to cash rebate (means 100% spending rebate), up to a maximum total of HK$100 cash rebate.
5. "Eligible Transaction" refers to eligible customer who made spending with Eligible Credit Cards, including retail spending or through mobile payment using Eligible Credit Cards (the direct payment by credit cards via mobile payment including but not limited to BoC Pay+, Apple Pay, Google Pay and Samsung Pay), Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), 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 payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets (including but not limited to BoC Pay+, AlipayHK, WeChatPay HK, Alipay and WeChat Pay or an equivalent mobile app released by the Company), purchase of cash vouchers/gift cards, 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), transactions on charity donations and non-profit organisations (the "Eligible Transaction"), but excludes annual fees, finance charges, arrangement fees and any unauthorised transactions. Eligible Transactions shall be determined at the sole and

absolute discretion of the Company. Main card and additional/supplementary card spending will be combined for calculation.

6. The Offer is applicable to main cardholder of Eligible Credit Card Customer. Each Eligible Customer is eligible for a maximum of HK$100 Cash Rebate with Eligible Credit Card during the entire Promotion Period.
7. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD & RMB spending will be combined for transaction amount calculation for Eligible Credit Card and every RMB¥ 1 will be calculated as HK$1.
8. Eligible Transaction of an additional/supplementary card will be combined with those from the main card for calculation.
9. 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.
10. 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 (refer to Clause 5). Eligible customers who fails to meet the relevant requirement when the rewards is credited, the company reserves the right to revoke the rewards at its sole discretion.
11. The Company will verify the transaction record to confirm the Offers entitlement of each Cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
12. The relevant Cash Rebate will be credited to the Main cardholder's account of the Eligible Credit Card on or before 28 February 2027. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
13. This Promotion is not applicable to staff of Bank of China (Hong Kong) Limited.
14. <u>If multiple redemption of the Reward 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 Extra Offer to the Cardholder's credit card account without prior notice. If the Extra 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 Reward awarded to the Cardholder's credit card account without prior notice.</u>

15. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the reward entitlement will be forfeited automatically forthwith.
16. The Company will verify the card activation and eligible transaction record to confirm the Reward 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.
17. The Cash Rebate meant exclusively for retail purchases and cannot be used for cash advances, settlements of financial charges or any previous outstanding balances 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 nor transferrable.
18. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for the Offers
19. 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 so awarded cash rebate from the related card account without prior notice. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
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. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. No person other than the Eligible Cardholder and BOCHK and/or 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.
24. The Company reserves the right to change, suspend or terminate the 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.
25. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

SVF License Number：SVFB072

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