

Terms and Conditions of “Exclusive Limited-Time Reward for Mortgage Customers – Extra HK\$300 Welcome Offer”

1. The Promotion Period is from 1 April to 30 September 2026 (both dates inclusive, “Promotion Period”).
2. “Exclusive Limited-Time Reward for Mortgage Customers – Extra HK\$300 Welcome Offer” (the “Promotion”) is only applicable to (1) BOC Bliss Card, (2) BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), (3) BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard), (4) BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), (5) BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card), (6) BOC Taobao World Mastercard (“Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong.
3. The Promotion is only applicable to mortgage customer who holds an effective Bank of China (Hong Kong) Limited (“BOCHK”) mortgage loan account for residential property applied in the name of an individual (including joint mortgage) in Hong Kong (“Eligible Customer”).
4. The Eligible Customer must be a new BOC credit card customer who has not held or cancelled any Main Card of BOC credit card issued by the Company during the 12 months prior to the date of card application.
5. Eligible Customer who successfully applies within the Promotion Period and card issued on or before 31 October 2026 of Eligible Credit Card, the Eligible Credit Card Cardholder (“the Cardholder”) is required to activate the credit card and make accumulate spending requirement of HK\$100 or above within one month of card issuance (“Spending Period”) (Refer to Example) will be entitled for the offer of HK\$300 Cash Rebate (“Exclusive Limited-Time Reward”). Each Eligible Customer can only enjoy the Exclusive Limited-Time Reward only once.

Spending Period Example:

Card Issuance Date of Eligible Credit Card	Spending Period
10 May 2026	10 May 2026 to 10 June 2026
30 October 2026	30 October 2026 to 30 November 2026

6. 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, any other categories as may be defined by The Company at its sole discretion from time to time and any other unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company. Main cardholder and additional/supplementary cardholder 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. Cardholder's HKD and CNY spending accounts will be combined (if applicable), and every RMB 1 of spending will be calculated as HKD1.

8. 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.
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.
11. The relevant Cash Rebate will be posted as free spending credit to the Main cardholder's account of the Eligible Credit Card within the following 4 calendar months after card issuance month upon fulfillment of designated spending requirements. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
12. Should two or more Eligible Credit Cards be successfully approved within the Promotion Period, Eligible Customer will receive the Exclusive Limited-Time Reward only once, the cash rebate will be credited to the Main Card account of the first successfully approved Eligible Credit Card.
13. The Exclusive Limited-Time Reward of this Promotion is not applicable to staff of BOCHK.
14. The Promotion cannot be enjoyed in conjunction with extra welcome offers of other card promotion programs.
15. If multiple redemptions of Exclusive Limited-Time 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 Exclusive Limited-Time Reward to the cardholder's account without prior notice.
16. 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.
17. The Company will verify the application record to confirm the reward of the Promotion entitlement of each cardholder. In all conditions, the Company's record shall prevail.
18. 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.
19. Eligible Customer will be eligible for the basic welcome offer of the Eligible Credit Card upon successfully applied and fulfilled related spending requirements (if applicable). The basic welcome offer of Eligible Credit Card is subject to relevant terms and conditions, please visit relevant product webpage for details.
20. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. No person other than the Eligible Customer, BOCHK and/or 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.
23. BOCHK and/or the Company reserves the right to change, suspend or terminate the offers below, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.
24. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

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