

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

1. The Promotion Period is from 4 August to 31 December 2025 (both dates inclusive, “Promotion Period”) and divided into two phases (the “Promotion Phase”) :
Promotional Phase 1 : 4 August to 30 September 2025
Promotional Phase 2 : 1 October to 31 December 2025
2. “Exclusive Limited-Time Reward for Mortgage Customers – Extra HK\$300 Welcome Offer” (the “Promotion”) is only applicable to (1) BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), (2) BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard), (3) BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), (4) BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card), (5) 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 applies within the Promotion Period and successfully approved on or before the following card issued date of Eligible Credit Card 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 once. The relevant Cash Rebate will be posted as free spending credit to the Main cardholder’s account of the Eligible Credit Card. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

| Promotion Period | Eligible Credit Card Application Date | Eligible Credit Card Issuance Date | Cash Rebate Credit Date |
|---------------------|---------------------------------------|------------------------------------|-------------------------------|
| Promotional Phase 1 | 4 August to 30 September 2025 | On or before 31 October 2025 | On or before 31 December 2025 |
| Promotional Phase 2 | 1 October to 31 December 2025 | On or before 31 January 2026 | On or before 31 March 2026 |

6. 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.
7. The Exclusive Limited-Time Reward of this Promotion is not applicable to staff of BOCHK.
8. The Promotion cannot be enjoyed in conjunction with extra welcome offers of other card promotion programs.
9. If multiple redemptions of Exclusive Limited-Time Reward has occurred 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. 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.

16. 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.
17. 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!