

Terms and Conditions for “0% Overseas Spending Handling Fee Offer” of “BOC Taobao World Mastercard”

General Terms and Conditions:

1. Promotion period is valid from now until 31 December 2025 (both dates inclusive and based on transaction date) (“Promotion Period”).
2. Promotion is only applicable to “BOC Taobao World Mastercard” issued in Hong Kong. To be eligible for the offers, Customer (“Eligible Customer”) must settle full payment with “BOC Taobao World Mastercard”.
3. To be eligible for the offer, Credit card accounts of eligible customer must be normal, valid and in good standing during the Promotion Period.
4. BOC Credit Card (International) Co., Ltd. (“The Company”) reserves the right to change, suspend or terminate this promotion or amend the offer terms and conditions at its sole discretion. All matters and disputes will be subject to the final decision of the Company.
5. No person other than the 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.
6. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions for “0% Overseas Spending Handling Fee Offer”:

7. Eligible Customer is entitled to 0% Overseas Spending Handling Fee Offer (“Overseas Spending Handling Fee Waiver Offer”) using “BOC Taobao World Mastercard” (including Main card and Additional card) for eligible retail purchases made at overseas physical merchants or overseas online merchants (“Eligible Overseas Spending”) during the Promotion Period.
8. Eligible Overseas Spending refers to retail spending made at overseas merchants (whether physical or online merchants) with original sales slips or official payment records. Overseas spending is defined in accordance to the country codes issued by MasterCard Asia/Pacific (Hong Kong) Limited.
9. There is no limitation on the number of Overseas Spending Handling Fee Waiver Offer to be enjoyed by Eligible Customer during the Promotion Period.
10. Overseas Spending Handling Fee Waiver Offer cannot be redeemed for cash, exchanged for other products, returned or transferred.
11. Should Customers commit any abuse or fraudulent act, the Company reserves the rights to cancel the eligibility of the respective cardholder for the Overseas Spending Handling Fee Waiver Offer and debit the account with a sum equivalent

to the monetary value of the waiver without prior notice. The Company also reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary