

Terms and Conditions of BOC HKMU Dual Currency Platinum Card

“BOC HKMU Dual Currency Platinum Card” Offers

Offers		Promotion Period
Offer 1	“HKMU Dual Currency Platinum Card” 2% Cash Rebate for Online Purchase and Mobile Payment Transactions Offer	1 January 2026 to 31 December 2026
Offer 2	Interest-free Tuition Fee Installment Plan for Settling Tuition Fee of Hong Kong Metropolitan University Offer	

“HKMU Dual Currency Platinum Card” Offers General Terms and Conditions

1. Only transaction successfully posted to the account within seven days from the transaction date will be counted.
2. Unless otherwise specified, the offer is only applicable to BOC HKMU Dual Currency Platinum Card (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. 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.
4. The Company does not warrant the quality of the products or services provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all effect and consequences of the products and services.
5. The Company and the respective merchants each reserves its right to change, suspend or terminate the relevant offers 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 and the respective merchants.
6. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Applicable to Offer 1: “HKMU Dual Currency Platinum Card” 2% Cash Rebate for Online Purchase and Mobile Payment Transactions Offer

1. Within the Promotion Period, only eligible online purchase (refer to Clause 1.1) or/and eligible mobile payment transactions (refer to Clause 1.2) (“Eligible Transaction”) can enjoy 2% Cash Rebate by Eligible Credit Card (“Offer”).
 - 1.1 Eligible online purchase includes online transaction (“Eligible Online Purchase”). Transactions made with BoC Pay/BoC Pay+, Alipay HK and WeChat Pay, 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, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, internet payment amount, mail order, telephone or fax order, casino transaction, investment, person to person (P2P) fund transfer via mobile device/app/electronic platform, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded in eligible online transaction .

1.2 Eligible mobile payment transactions include retail transactions made through QR Code Payment in UnionPay APP, Apple Pay, Samsung Pay and Huawei Pay ("Mobile Payment"). Net of amount redeemed under 'Instant Reward', online bill payment/internet payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, mail order, telephone or fax order, casino transaction, investment, person to person (P2P) fund transfer via mobile device/app/electronic platform, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded. Apple Pay is a trademark of Apple Inc., registered in US and other countries. Huawei Pay is the trademark of Huawei and is submitted for trademark registration in China and other countries/regions.

2. HKD & RMB spending of Eligible Transaction will be combined for accumulated transactions amount calculation; every RMB¥1 spending will be calculated as HK\$1. (Promotion calculation example: RMB¥1,000 Eligible Transaction will be equivalent to HK\$1,000 Eligible Transaction.)
3. 2% Cash Rebate for Eligible Online Purchase and Eligible Mobile Payment Transactions will be combined to calculate. If the same transaction fulfils the requirements of both Eligible Online Purchase and Eligible Mobile Payment Transactions, it will only be entitled to the 2% cash rebate once.
4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Offer. Each Eligible Credit Card Cardholder's card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum of HK\$100 Cash Rebate per month.
5. Cash Rebate/Reward accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month. Cash Rebate/Reward awarded will be rounded to the nearest dollar where appropriate and credited to the main card HKD account of Eligible Card in the month following the transaction month. Only

transaction successfully posted to the account within seven days from the transaction date will be counted.

6. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited for properly defining the above-mentioned designated category.
7. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
8. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Offer.
9. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the cash rebate are being awarded will be eligible for the Offer. In the event of termination of a credit card account, violation of the Card User Agreement/Card Agreement or the card account being in default, the Offer entitlement will be forfeited automatically forthwith.
10. The Company will verify the transaction record to confirm the cash rebate 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.
11. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge 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 and transferrable.
12. 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.
13. If the Eligible Transaction is cancelled subsequent to the Offer of the cash rebate, cardholders will have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the HKD card account with the cash rebate awarded without prior notice.
14. 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.

15. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion.

Applicable to Offer 2 : Interest-free Tuition Fee Installment Plan for Settling Tuition Fee of Hong Kong Metropolitan University Offer

1. Cardholder use Eligible Credit Card to settle tuition fee of Hong Kong Metropolitan University ("HKMU") can enjoy 6-months or 12-months Interest-free Tuition Fee Installment Plan Offer ("IFTI Plan Offer") during Promotion Period. Please contact HKMU or visit HKMU's website <http://www.hkmu.edu.hk> for the detail of related tuition(s) which can entitle IFTI Plan Offer and its application method.
2. IFTI Plan Offer will be bound by the terms and conditions of the BOC Credit Card "Interest-free Purchase Instalment Program" (<https://www.bochk.com/dam/bocccreditcard/instalment/tnc.pdf>) and the latest updates of relevant terms and conditions.
3. The Company accepts no liability for the quality of or any other matters relating to the tuition(s) and services provided by HKMU.
4. The Company and HKMU each reserves its right to suspend, change, or terminate the offers or amend the offer terms and conditions at its sole discretion.
5. All matters and disputes will be subject to the final decision of the Company and HKMU.

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