

BOC HKUST Platinum Card Terms & Conditions of Promotional Offers

“BOC HKUST PLATINUM CARD” OFFERS

Offers		Promotion Period
Offer 1	“BOC HKUST Platinum Card” Online Transaction 2% Cash Rebate	1 January 2026 to 31 December 2026
Offer 2	“BOC HKUST UnionPay Dual Currency Platinum Card” QuickPass Transaction 2% Cash Rebate	

Applicable to Offer 1 “BOC HKUST Platinum Card” Online Transaction 2% Cash Rebate

Offer

1. The “BOC HKUST Platinum Card Online Transaction 2% Cash Rebate Offer” (the “Offer”) is applicable to “BOC HKUST Platinum Card” (including “BOC HKUST UnionPay Dual Currency Platinum Card”, “BOC HKUST Visa Platinum Card”, or “BOC HKUST Platinum Mastercard”) cardholder, who make online purchases within the Promotion Period (the "Eligible Transaction"). Mobile payment transaction (including Apple Pay, Google Pay, Samsung Pay, Huawei Pay, UnionPay App, BoC Pay/BOC Pay+, Alipay and WeChat Pay etc.), online bill payment, online bill payment installment, payment via online payment system to designated merchants, for purchase and/or reload of storevalue cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/ electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited (“the Company”) at its sole discretion from time to time **are all excluded**.
2. HKD and RMB spending 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 is equivalent to HK\$1,000 eligible transaction.)
3. The Company may at its sole discretion to determine the eligibility of spending categories and merchant list from time to time with reference to UnionPay International Limited, Visa International and Mastercard Asia/Pacific (Hong Kong) Limited ‘s respective master list.
4. 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.

5. Each cardholder (count by card account) is entitled to a maximum of HK\$100 cash rebate per month during the Promotion Period. 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.
6. Cash rebate awarded will be rounded to the nearest dollar and credited to the main card HKD account of the Applicable Card in the month following the transaction month.

Applicable to Offer 2: “BOC HKUST UnionPay Dual Currency Platinum Card” QuickPass Transaction 2% Cash Rebate

1. The “BOC HKUST UnionPay Dual Currency Platinum Card” QuickPass Transaction 2% Cash Rebate (the “Offer”) is only applicable to “BOC HKUST UnionPay Dual Currency Platinum Card” cardholders who make retail purchases through UnionPay QuickPass, i.e contactless payment and/or through mobile payment (including QR Code Payment in UnionPay App, Samsung Pay, Huawei Pay and Apple Pay) within the Promotion Period (the "Eligible Transaction"). Eligible transactions include: retail purchases (net of amount redeemed under “Instant Reward”). Online purchases, online bill payment, online bill payment installment, Octopus Add-Value, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of store-value cards or ewallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited (“the Company”) at its sole discretion from time to time **are all excluded**.
2. HKD and RMB spending 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 is equivalent to HK\$1,000 eligible transaction.)
3. The Company may at its sole discretion to determine the eligibility of spending categories and merchant list from time to time with reference to UnionPay International Limited, Visa International and Mastercard Asia/Pacific (Hong Kong) Limited ‘s respective master list.
4. 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.
5. Each cardholder (count by card account) is entitled to a maximum of HK\$100 cash

rebate per month during the Promotion Period. 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.

6. Cash rebate awarded will be rounded to the nearest dollar and credited to the main card HKD account of the Applicable Card in the month following the transaction month.

“BOC HKUST Platinum Card” Offers General Terms and Conditions

1. Offers count on transaction date. Only transaction successfully posted to the account within seven days from the transaction date will be counted.
2. 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.
3. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Promotion Offer.
4. Only cardholders whose platinum 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 Promotion Offer. In the event of violation of the Card User Agreement, termination of a credit card account, outstanding balance to repay or the card account being in default, the Promotion Offer entitlement will be forfeited automatically forthwith.
5. 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.
6. Cash rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
7. 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.
8. 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. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
9. If the Eligible Transaction is cancelled subsequent to the Promotion Offer of the cash

rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the card account with the cash rebate awarded without prior notice.

10. The Company reserves the right to change, suspend or terminate the above offer or amend their terms and conditions at its sole discretion without prior notice.
11. 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!