

Terms and Conditions of BOC Visa Infinite Card Airport Lounges Services

1. The Promotion runs from July 1, 2023 to December 31, 2024 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, the offer is only applicable to BOC Visa Infinite Card (including BOC Visa Infinite Card and Wealth Management Visa Infinite Card) and such other credit cards designated by BOC Credit Card (International) Limited (the “Company”) (the “Eligible Credit Card”) that issued by the Company in Hong Kong.
3. Cardholder with Eligible Credit Card main card account open within the promotion period can enjoy 2 complimentary visits to designated Plaza Premium Lounges with supplementary cardholder or accompanying guest.
4. Upon making Eligible Transactions of HK\$15,000 on Eligible Credit Card account in a quarter, main cardholder can enjoy 2 complimentary visits to designated Plaza Premium Lounges with supplementary cardholder or accompanying guest from the next calendar month after HK\$15,000 Eligible Transactions have been accumulated.

Example :

Quarter	Date of accumulating Eligible Transactions of HK\$15,000	Date of rewarding complimentary access to lounges	Valid period of complimentary access
July 1 – Sep 30, 2023	July 20, 2023	By August 31, 2023	August 1, 2023 – December 31, 2024
July 1 – Sep 30, 2023	September 30, 2023	By October 31, 2023	October 1, 2023 – December 31, 2024
January 1 – March 31, 2024	February 3, 2024	By March 31, 2024	March 1, 2024 – December 31, 2025

5. Complimentary access can be accumulated base on valid period, the complimentary access will be valid from the month awarded til 31 December of the following calendar year.
6. Eligible Transactions include local/overseas retail transactions and/or cash advance (“Eligible Transactions”), but net of refunded transactions based on the refund posting date. Any fraudulent, unauthorized, cancelled, unposted

transactions, annual fee, financial fee, handling fee, balance transfer amount, cash before card service amount, installment fee, gift redemption fee, internet payment, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value (including Automatic Add Value Service), gift delivery charges, investment and any other transactions without sales slip are all excluded. Eligible Transactions cover qualifying activities generated by both the Main cardholder and the related additional cardholder(s) under the same card account. Only Eligible Transactions successfully posted to the account within seven days from the transaction date will be counted.

7. If customer cannot fulfill the spending requirement or exceed the number of complimentary access offered to designated Plaza Premium Lounges, customer is subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.
8. Cardholders are allowed to enjoy complimentary access once everyday (subject to the time record of respective airport lounge), subsequent visits on the same day will be subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.
9. For list of designated Plaza Premium Lounges, please visit www.plazapremiumlounge.com/en-uk. (Not applicable to Plaza Premium Lounges which are located out of China and with "This lounge is owned and managed by a third party" stated on Plaza Premium Lounge official website.)
10. The cardholder must abide by the rules and policies of each participating location, and the cardholder accepts that a same day boarding pass and Eligible Credit Card for a Lounge does not guarantee access to that Lounge. The cardholder accepts that the Company has no control over the Lounge's decision on whether to admit any cardholder or accompanying guest, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time customers may spend in the location, any charges payable above and beyond those included in the Lounge access, or the personnel employed by the Lounge.
11. Offer is subject to availability.
12. The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the offers.
13. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/ or such further documentation submitted to the Company will not be returned.

14. 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.
15. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.
16. The Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
17. Should there be any discrepancy or inconsistency between the English and the Chinese 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!