

Terms & Conditions of “BOC CEA Dual Currency Credit Card” Offer:

General Terms and Conditions:

1. Offers are valid until 30 June 2025.
2. To be eligible for the offers, Cardholder must settle full payment with “BOC CEA Dual Currency Credit Card”.
3. All offers are not transferable, and cannot be exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, or cash coupons.
4. No person other than the Cardholder and BOC Credit Card (International) Limited (“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.
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 without prior notice. 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.

8 Gift Points = 1 “Eastern Miles” Point:

1. Cardholder who successfully conducts any one of the Eligible Transaction set out below with an Eligible Credit Card will be entitled to earn Gift Point:

- Retail Purchase#
- “Cash Before Card Service
- Online bill payment#
- “JET Payment” Service#
- Octopus Automatic Add Value Service#

A Cardholder is entitled to earn 1 Gift Point for every HK\$1 or RMB¥1 spent (will be rounded to the nearest dollar) with the Eligible Credit Card. Eligible Transaction excludes annual fees, handling fees, cash advances, balance transfers, cash instalment plans and any transaction / merchant category as the Company may at its sole discretion determine from time to time, and spending in the mainland for purchase of property, motor vehicle, fuel, air ticket, hospital and the settlement of school fees, as well as purchases in wholesale and supermarkets. The Company reserves the right to change the above-mentioned categories and merchants from time to time

at its sole discretion. Eligible Transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be eligible for Gift Points.

#Gift Points are not applicable to bill payments made to payees such as the "Inland Revenue Department", "Banking and Credit Card Services", "Securities Broker", "Credit Services" and under the bill type of "Policy Loan Repayment". Gambling and betting transactions, transactions at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheques), transactions of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, purchase and/or reload of stored value cards or e-Wallets, transactions via Alipay, WeChat Pay, PayMe and person to person (P2P) fund transfers via mobile device/app/electronic platform are not eligible for Gift Points. For Online Bill Payment, "JET Payment", Octopus Automatic Add Value Service transactions as well as retail transactions under Supermarket, Convenience Store, Grocery Stores, Miscellaneous Food Stores and Government Department categories, each Main Card and Additional/Supplementary Card of an Eligible Credit Card under the name of same Main Cardholder is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. Merchant categories are defined by China UnionPay International or the Company at their sole discretion and may be subject to change from time to time.

2. Gift Points earned by BOC CEA Dual Currency Credit Card cannot be pooled together with Gift Points of other BOC Credit Card(s) for redemption purposes and the said Gift Points can only be converted to "Eastern Miles" points but not to other mileage; further more they cannot be redeemed for gifts promoted in the Gift Point Catalogue/Instant Rewards/ Cash Discounts.
3. Whenever a cardholder's account has 8 or fewer Gift Points at the end of a statement cycle, the said Gift Points will be carried forward to the next cycle; all surplus Gift Points after conversion to "Eastern Miles" points will automatically be retained by the system for conversion to "Eastern Miles" points in the month that follows provided they meet the conversion requirement or be rolled over to the next month until sufficient for conversion.

5% Off on Airfare:

1. The offer is valid from now until 30 June 2025 (based on the departure date).
2. In order to enjoy a 5% off on airfare, the Cardholder should apply an exclusive promotion code when purchasing the designated air ticket departing from Hong Kong or Macau with the card through China Eastern Airlines' Hong Kong website. For details, please refer to China Eastern Airlines' Hong Kong website (hk.ceair.com).

Special Promotion on Flights to Selected Destination:

1. For details of the offer, please refer to China Eastern Airlines' Hong Kong website (hk.ceair.com).

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