

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

General Terms and Conditions:

1. Offers are valid until 31 December 2024.
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. The Gift Point Program is not applicable to those transactions in the merchant or service categories of “Cash Advance”, “Balance Transfers”, “Bank or Credit Card Service”, “Credit Services”, “Securities Brokers”, “Inland Revenue Department”, and under the bill type of “Policy Loan Repayment”; and not applicable to those transactions made by UnionPay Dual Currency Credit Card in the mainland in the categories of real estate, automobiles, airline tickets, petroleum & gasoline, wholesale, purchases at supermarkets, medical treatments at hospitals or tutorial fees. Merchant or service categories are subject to change and may be defined from time to time by either the Company or UnionPay at its sole discretion. The Company reserves the right to change the above categories of transactions and merchants at any time without notice.
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 31 December 2024 (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!