

## Notification of Terms and Conditions update for “GBA Youth Card” 5% Cash Rebate Offer

Commencing 1 October 2021, (“the Effective Date”), the Terms and Conditions for the GBA Youth Card “5% Cash Rebate Offer” will be updated as below:

Amendment to the existing “5% Cash Rebate Offer” Terms and Conditions	
Add	From 1 October to 31 December 2021, the 5% Cash Rebate is applicable to eligible transactions in the Hong Kong region, please see Terms and Conditions 1 for details.

### Updated version of the “5% Cash Rebate Offer” Terms and Conditions:

1. The 5% Cash Rebate Offer (“Cash Rebate”) is only applicable to Eligible Credit Card cardholders who make eligible transactions in Hong Kong, Macau and the mainland within the Promotion Period (the “Eligible Transaction”). The promotion period for Eligible Transactions made in Hong Kong is from 1 October to 31 December 2021. Only Eligible Transactions posted to the Eligible Credit Card account within 7 days from the transaction date will be counted. Online purchases net of amount redeemed under “Instant Reward”, online bill payments, bill payments, online bill payment instalments, payments by credit card via internet banking or online payment system to designated merchants, Octopus Add-Value, purchases and/or reloading of store-value cards or e-wallets, person to person (P2P) fund transfers via mobile device/app/electronic platform, and any other category as may be defined by the Company at its sole discretion from time to time, are all excluded as Eligible Transactions.
2. HKD & RMB spending will be combined for calculation of accumulated transactions amount; every RMB1 spending will be calculated as HK\$1. (Promotion calculation example: RMB1,000 Eligible Transaction will be equivalent to HK\$1,000 Eligible Transaction.)
3. Each Cardholder (counted 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. 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.
4. 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.

5. 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 designated category of this offer.
6. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable or transferrable.
7. 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.
8. If the Cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective Cardholder for the offer and reverse any awarded Cash Rebate from the related card account without prior notice. The Company also reserves the 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 Offer of the Cash Rebate, the Cardholder must return any awarded Cash Rebate to the Company. The Company reserves the right to debit any awarded Cash Rebate from the Cardholder card account without prior notice.

Please read the Terms and Conditions carefully. Please note that the above terms and conditions shall be binding on you if you continue to use or retain your credit card with us after the Effective Date. If you refuse to accept the amendments, you have the right to terminate your credit card service according to the relevant clause under the Credit Card User Agreement.

Should you have any enquiry, please call our 24-hour Customer Services Hotline at (852) 2853 8828.

\* Count on transaction date

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

BOC Credit Card (International) Limited  
September 2021