

120,000 Reward Gift Points for BOC Henderson Club Visa Signature Card (the “Promotion”)

1. The promotion period runs from 1 January 2025 until 31 December 2025 (both dates inclusive, the “Promotion Period”).
2. Customers are eligible for the Promotion upon accumulating retail spending of HK\$120,000 or above with BOC Henderson Club Visa Signature Card issued by the Company in Hong Kong within the Promotion Period.
3. The eligible transaction must be made within the Promotion Period and posted to eligible account within 7 days from the transaction date. Eligible transaction includes local, overseas and online retail transactions with machine printed/ electronic sales slip/receipt, posted amount of Merchant Interest free Instalment Plan within the Promotion Period (the “Eligible Transaction”). Eligible Transaction excludes Instant Rewards offer, local and overseas cash advance, autopay, annual fee, finance charges, handling fee, balance transfer amount, Cash Before Card amount, unposted amount of Merchant Interest-Free Instalment Plan, gift redemption fee, payment via online payment system to designated merchants (for example but not limited to Paypal or Alipay, etc.), any bill payment (including but not limited to payment of telecommunication or utilities bills), online bill payment, online bill payment installment, tax payment, mail order, fax/ phone order, casino transaction, “Cash Instalment” Plan, “Statement Instalment” Plan, Octopus Automatic Add Value, mutual funds payment, insurance transactions, overdue fees, over-limit fees, interest, gift delivery service charge, speculation transactions, unauthorized transactions, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, all other retail transactions without machine printed/electronic sales slip/ receipt and any categories of transaction determined from time to time by the Company.
4. Upon accumulating retail spending of HK\$120,000 or above with the BOC Henderson Club Visa Signature Card within the Promotion Period, cardholders are entitled to additional 120,000 Reward Gift Points (“Reward”) on top of the basic 1 Reward Gift Point for every spending of HK\$1 (HK\$1 = 1 Gift Point). Eligible transaction from an additional card will be combined with those from the main card to be calculated towards the Reward. The Gift Points awarded will be credited to the main card account of the BOC Henderson Club Visa Signature Card on or before 28 February 2026. Within the Promotion Period, each BOC Henderson Club Visa Signature Card account (main card and additional card combined in the calculation) is eligible for getting the Reward once i.e. earning an extra 120,000 Reward Gift Points in maximum.
5. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for the Reward.
6. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Reward is being awarded will be eligible for the Reward. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Reward entitlement

will be forfeited automatically forthwith and will not be re-awarded afterwards regardless of the card status.

7. To confirm the Reward earned by each cardholder under the Promotion, the Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Company. If the information provided by cardholder differs from that of the Company records, the latter shall be final and conclusive.
8. Should the cardholder commit any abuse or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the Reward and reverse any so awarded Reward from the card account and/or debit the account with a sum equivalent to the monetary value of the Reward awarded (in the ratio of every 18,000 Gift Points being equivalent to HK\$100) without prior notice. In the event of insufficient Reward for the purpose as aforesaid, the Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
9. If the Eligible Transaction is cancelled subsequent to the award of the Reward, cardholders have to return to the Company the Reward being awarded. The Company reserves the right to debit the credit card account with the Reward awarded or, in the event of insufficient Reward for the purpose as aforesaid, with a monetary amount equivalent to the value of the Reward awarded (according to the ratio of 18,000 Gift Points to HK\$100) without prior notice.
10. The Reward awarded cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
11. The terms and conditions specified in the BOC Credit Card "Gift Point Catalogue" also apply.
12. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a 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.
13. No person other than the Eligible Credit Card customer and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
14. 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.
15. The Company reserves its right to change, suspend or terminate the Promotion or amend the terms and conditions at its sole discretion. All matters and disputes will be subject to the final decision of the Company.

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