

BOC Visa Infinite Card Terms & Conditions of Promotional Offers

Welcome Offer

1. The promotion period runs from now until 31 December 2023 (the "**Promotion Period**").
2. New Credit Card Applicants whose BOC Visa Infinite Card (including BOC Visa Infinite Card and Wealth Management Visa Infinite Card) (the "**Eligible Credit Card**") application is approved within the Promotion Period, and accumulate spending of HK\$8,000 or above within the first two months of card issuance (the "**Eligible Transaction**"), can enjoy HK\$800 Cash Rebate (the "**Welcome Offer**"). Eligible Transaction includes retail transaction but not includes cash advance, Cash Before Card, posted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other transactions without sales slip. Main cardholder and additional cardholder spending can combine to accumulate.
3. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted
4. Eligible Transactions of additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
5. Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
6. BOC Credit Card (International) Limited ("**The Company**") may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining transactions through mobile payment function category.
7. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
8. 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.
9. Applicants who are existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.
10. The cash rebate awarded will be credited to the main cardholders' account within 16-18 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
11. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Welcome Offer to the cardholder's account without prior notice, that is HK\$800.

12. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
13. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
14. **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. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
15. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
16. 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.
17. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
18. In case of any dispute(s), the decision of the Company shall be final.
19. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

For the promotional offers and services of BOC Visa Infinite Card, please refer to www.bochk.com/s/a/vi_e for details.

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