

Terms and conditions of promotional offer for BOC Hong Kong Airlines Visa Card:

General Terms and Conditions:

1. All of the above offers are valid until 30 June 2025 ("Promotion Period") and accessed by reference to the transaction date.
2. To be eligible for the offers, BOC Hong Kong Airlines Visa Card Holder ("Cardholder") must settle full payment ("Eligible Transaction") by BOC Hong Kong Airlines Visa Card ("Eligible 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. All offers and services are directly sold and supplied to customer by the respective merchants, the Company accepts no liability for the quality of the offer and services provided by the respective merchants.
5. 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.
6. The Company and the respective merchants each reserve its right to change, suspend or terminate the relevant offers or amend the offer terms and conditions at its sole discretion. All matters and disputes will be subject to the final decision of the Company and the respective merchants.
7. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Special redemption rate on FWC Points conversion free of handling fee:

1. Cardholders can earn Fortune Wings Club Points ("FWC Points") with eligible credit cards under eligible transaction. Eligible transaction includes overseas and online transactions (refer to clause 3a under this section) or local retail transactions (refer to clause 3b under this section).
2. Cardholders could redeem FWC Points by using the following redemption rate. Eligible transactions will be calculated and converted to FWC Points automatically by system every month (showed in monthly bank statement), and will be credited to FWC Points account.

Apply to "BOC Hong Kong Airlines Visa Signature Card":

Spending Categories for Eligible Transactions	FWC Points
Every HK\$3 Overseas and Online spending^	1 FWC Point
Every HK\$5 local spending^	1 FWC Point

Apply to "BOC Hong Kong Airlines Visa Platinum Card":

Spending Categories for Eligible Transactions	FWC Points
Every HK\$4 Overseas and Online spending^	1 FWC Point
Every HK\$6 local spending^	1 FWC Point

^ Will be calculated per each transaction and be rounded to the nearest dollar where appropriate.

3. a. Spending Categories for Eligible Overseas and Online Transactions:
 - i) Unless otherwise specified, eligible overseas retail transaction 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).

ii) Unless otherwise specified, eligible online transaction means online transactions. Other than contactless payment / mobile payment transaction, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform.

b. Spending Categories for Eligible Local Transactions:

i) Unless otherwise specified, eligible local transaction means local retail transactions include contactless payment / mobile payment transaction (excludes Alipay HK and WeChat Pay transactions), and posted amount of merchant installment program. Cash advance, Cash Before Card, unposted amount of merchant installment program, bill payment 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", annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment instalments, payment by credit card via internet banking or online payment system to designated merchants, tax payments, mail order, telephone or fax order, casino transactions, Octopus Add Value, for purchase and/or reloads of store-value cards/gift cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, speculation transactions, any other transactions without sales slip and any other category as may be defined by the Company at its sole discretion from time to time are all excluded;

ii) Credit card Rewards Gift Point from other promotions / reward programs;

c. For the first HK\$10,000 spending per statement cycle bill payments made to other merchant categories via 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 eligible BOC credit card's main card and additional card account is entitled FWC Points.

4. Unless otherwise specified, eligible Merchant categories are defined by Visa, or the Company at sole discretion and may subject to change from time to time.
5. Eligible transactions, whether posted or not and subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be eligible for FWC Points.
6. All FWC Points earned by the Main and the Additional Cardholders 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 FWC Points; further more they cannot redeemed for gifts promoted in the Gift Point Catalogue/Instant Rewards/Cash Discounts. All Eligible Transactions will be converted to FWC Points automatically, whenever it cannot be converted to 1 FWC Point, all surplus transaction amount will be forfeited for FWC points entitlement.

Example: Cardholder spend with BOC Hong Kong Airlines Visa Signature Card, the posted eligible transaction amount in this month:

Transaction amount	FWC Points Entitled
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(HK\$)	
Overseas and Online spending HK\$10,000	3,333
Local spending HK\$3,000	600
Total Spending in this month HK\$13,000	3,933

50% FWC Points Redemption on selected Hong Kong Airlines Award Tickets:

1. BOC Hong Kong Airlines Visa Card cardholders are entitled to enjoy irregular 50% off flight redemption with Fortune Wings Club Points. For offer details and terms and conditions, please visit Hong Kong Airlines website at www.hongkongairlines.com.

Designated Check-in Counter & Priority Boarding:

1. Eligible cardholders who are travelling on flights marketed and operated by Hong Kong Airlines departing from Hong Kong may check in at the designated check-in counter and/or enjoy the same boarding line for business class passengers with a maximum of one companion.
2. Eligible cardholders must present their boarding pass and BOC Hong Kong Airlines Visa Card when they check in at the designated check-in counter and/or enjoy the same boarding line for business class passengers.
3. Accompanied companion must travel on the same flight with the cardholders.
4. For offer details and terms and conditions, please visit Hong Kong Airlines website at www.hongkongairlines.com.

10% Discount Inflight Duty-Free Purchases:

1. The Cardholders may enjoy a 10% discount on designated inflight duty-free purchases when travelling on flights operated by Hong Kong Airlines. For the details on designated products, please consult the cabin crew.
2. The Cardholders must present their BOC Hong Kong Airlines Visa Card along with their boarding pass at the time of purchase.
3. The discount is non-transferable and can only be used by the Cardholder who is traveling on the flight.
4. This discount may not be combined with any other promotional offers, vouchers, or discounts available on inflight purchases.
5. This offer is valid for flights operated by Hong Kong Airlines during the promotional period.
6. The discount cannot be exchanged for cash or any other form of compensation.
7. All orders shall be subject to availability and acceptance by DFASS ASIA LTD.
8. Nothing in the Terms and Conditions shall confer any third party rights or benefits.
9. Hong Kong Airlines and DFASS ASIA LTD reserves all the rights to amend the Terms and Conditions at any time without prior notice.
10. In the event of any dispute regarding any of the Terms and Conditions, the decision of Hong Kong Airlines and DFASS ASIA LTD shall be final.

Earn Extra 1,500 FWC Points when purchasing air tickets via Hong Kong Airlines website and Mobile App:

1. BOC Hong Kong Airlines Visa Card cardholders can enjoy extra 1,500 FWC Points on purchasing air tickets via Hong Kong Airlines website or Mobile App with a minimum spend of HK\$1,000 in a single

transaction.

2. The Cardholders may enjoy this Campaign with a maximum of once per month, up to 6 times for the Period.
3. For offer details and terms and conditions, please visit Hong Kong Airlines website at www.hongkongairlines.com.

Privilege Offers and Services for “Hong Kong Visa Signature Card”:

Earn Extra FWC Points when purchasing air tickets via Hong Kong Airlines website and Mobile App:

1. BOC Hong Kong Airlines Visa Card cardholders can enjoy extra FWC Points on purchasing air tickets via Hong Kong Airlines website or Mobile App with a minimum spend of HK\$3,000 in a single transaction.
2. For offer details and terms and conditions, please visit Hong Kong Airlines website at www.hongkongairlines.com.

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