

Mastercard® Travel Rewards Program Terms and Conditions

1. Mastercard Travel Rewards Program (“The Program”) is applicable to BOC World Mastercard issued in Hong Kong (“Eligible Card”) by BOC Credit Card (International) Limited (“the Company”).
2. To be eligible for the offers under the Program (“Offer”), BOC World Mastercard Cardholder (“Cardholder”) must settle full payment with an Eligible Card and be in the good standing.
3. By participating in the Program, Cardholder acknowledges that transactions whereby a Cardholder made via Mastercard Travel Rewards using an Eligible Card (“Eligible transactions”) shall meet the terms and conditions of the Program and the Offers of the Participating Merchant (“Participating Merchant”). These terms and conditions include the use of an Eligible card, which has been enrolled to the Mastercard Travel Rewards Program, at a participating merchant, paying in the specified currency and satisfying all the stated terms and conditions. The applicable participating merchant list, offer details and its terms and conditions are subject to information published on the Mastercard Travel Rewards Program website. No notice is provided otherwise for any change to such information. Prior to making transaction, Cardholders shall visit Mastercard Travel Rewards website to understand the then-current applicable terms and conditions, Mastercard Privacy Policy and other promotion information listed on Mastercard Travel Rewards Program website. Mastercard Asia / Pacific Pte Ltd and its affiliates and service providers (“Mastercard”) are the provider of Mastercard Travel Rewards and the Program is not provided by the Company.
4. The Program is subject to the Terms and Conditions of the Bank of China (Hong Kong) Limited (“BOCHK”), the Company, Mastercard Travel Rewards and individual participating merchant. The participating merchant's Terms and Conditions will vary depending on each participating merchant and shall be updated without prior notice. Please refer to the Mastercard Travel Rewards Program website for the latest details.
5. The above products, service and offers are subject to terms and conditions. For details, please refer to the participating merchants.
6. Cardholder agrees Mastercard to collect, use, process, disclose, and transfer Cardholder personal data as described in the Program's Terms and Conditions and the Privacy Policy by participating in the Program.
7. BOCHK and/or the Company and Mastercard are not the supplier of any participating merchants of the Program. The relevant products and/or service are provided by the Participating Merchants. Any enquiries, opinions, indemnity, complaints or disputes relating to the products and/or the services shall be directed to the Participating Merchants by the Cardholder. BOCHK and/or the Company and Mastercard do not assume any responsibility. Products and services of the Mastercard Travel Rewards have not been certified by

BOCHK and/or the Company and Mastercard and under no circumstances shall the inclusion of any product or service in Mastercard Travel Rewards be construed as an endorsement or recommendation of such product or service by BOCHK and/or the Company and Mastercard. BOCHK and/or the Company and Mastercard accept no liability for and shall not be responsible or do not make any warranty for the quality of or any other matters relating to the products, food and services provided by the participating merchants. The participating merchants are solely responsible for all obligations and liabilities relating to the food, products and services.

8. Mastercard Travel Rewards website is the website of third party ("third party website"). The use of the Mastercard Travel Rewards website is subject to the relevant terms and conditions of the service provider. BOCHK and/or the Company are not the service provider of the third party website. Cardholder should redirect to the service provider relating to any enquiries or complaints relating to Mastercard Travel Rewards website. BOCHK and/or the Company do not make any warranty for the provision of the third party website or service, nor liable to any consequence of the use of the aforesaid. BOCHK and/or the Company have not reviewed or verified the information in that third party website or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that Cardholder may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at that third party website. BOCHK and/or the Company do not or do not mean to, by establishing a link to a third party website, endorse or recommend any information, materials, products or services posted or offered at that third party website. Nor shall BOCHK and/or the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that third party website. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that third party website.
9. Cardholder shall be solely responsible for the cost incurred for the data usage upon downloading and / or visiting the Mastercard Travel Rewards website.
10. To the extent permitted by law, Mastercard has the right to amend the terms and conditions of the Program (including but not limited to eligibility for participation, trading hours and reward, etc.), suspend or terminate the Program, effective upon public announcement via relevant channels (e.g. Website, etc.); In case of any disputes, Mastercard reserves the right to interpret the rules to the extent permitted by law. All information is subject to public announcements by Mastercard.
11. BOCHK and/or the Company, Mastercard and the Participating Merchants reserve the right to change, suspend or terminate this Program or amend the terms and conditions of the Program at their sole discretion and all matters and disputes will be subject to such final decision.

12. No person other than the Cardholder and BOCHK and/or 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.
13. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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