


Terms and Conditions of BOC SOGO Visa Card “eBirthday Gift”:

1. “BOC SOGO Visa Card eBirthday Gift” (the “Promotion”) runs from now until 31 December 2025 (both dates inclusive, the “Promotion Period”).
2. The Promotion is only applicable to the main cardholder (the “Eligible Cardholder”) of BOC SOGO Visa Platinum Card/ SOGO BOC Visa Signature Card (the “Eligible Credit Card”), issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong and bearing the  logo.
3. The Eligible Cardholder can enjoy the eBirthday Gift once during the Promotion Period. The Company will issue the eBirthday Gift redemption code to the Eligible Cardholder via email or SMS before the birthday month. In order to enjoy the eBirthday Gift, the Eligible Cardholder’s Eligible Credit Card must be successfully approved and the Eligible Cardholder must opt-in for direct marketing through electronic channels or SMS before the Company sends the related email or SMS. The eBirthday Gift redemption code cannot be transferred to others. The Eligible Cardholder must download the SOGO Rewards Mobile Application (the “SOGO Rewards App”) to enjoy the eBirthday Gift.
4. The Eligible Cardholder must register as SOGO Rewards App member of SOGO Hong Kong Company Limited (the “SOGO”) in advance in order to redeem the eBirthday Gift. All information will be recorded according to the terminal operating system of SOGO Rewards and online website. Other terms and conditions of SOGO Rewards Points apply, subject to the content in the “SOGO Rewards Programme Terms of Use”.
For more details, please refer to the SOGO Rewards App.
5. The Eligible Cardholder must log in to the SOGO Rewards App account when redeeming the eBirthday Gift, click on the eBirthday Gift banner in the “Reward” section, and redeem on BOC SOGO Visa Card eBirthday Gift redemption webpage. Each Eligible Cardholder (according to SOGO Rewards membership number, the “Membership Number”) can only redeem the eBirthday Gift once a year and cannot redeem it repeatedly. The Membership Number cannot be shared with others.
6. Upon the first successful redemption of the eBirthday Gift, the Company will record the Membership Number provided by the Eligible Cardholder that used for the eBirthday Gift redemption, and will use the Membership Number for other related promotions in the future. Once the Membership Number has been registered, it cannot be changed.
7. If the Eligible Cardholder has provided his/her Membership Number while applying for the BOC SOGO Visa Card or has redeemed the eBirthday Gift, he/she must use the same Membership Number to redeem.
8. The Eligible Cardholder must redeem and use the eBirthday Gift Coupon (“eGift Coupon”) within the designated redemption period specified in the email or SMS. It will be invalid after the expiry date, and will not be reissued. The Eligible Cardholder will not be notified about the expiry.
9. After the Company has verified the relevant information, the eGift Coupon will be automatically posted to the SOGO Rewards App account of the registered Membership Number. The Eligible Cardholder can browse the eBirthday Gift information at “My Gift box” in the “Rewards” section of the SOGO Rewards App.

10. The eGift Coupon can only be redeemed at SOGO designated merchants. The Eligible Cardholder is required to present the sales memo, the QR code of the eGift Coupon on SOGO Rewards App and the Eligible Credit Card for gift redemption.
11. The usage of eGift Coupon is borne by the terms and conditions, for details, please refer to the content of eGift Coupon in SOGO Rewards APP.
12. Only the Eligible Cardholders whose credit card accounts are valid and in good standing during the entire Promotion Period or at the time the eBirthday Gift is being awarded, will be eligible for the eBirthday Gift. In the event of termination of a credit card account, violation of the Credit Card Agreement/ Credit Card User Agreement during the Promotion Period or at the time the eBirthday Gift is being awarded, the eBirthday Gift redemption code and the eBirthday gift will not be issued.
13. The redeemed eGift Coupon cannot be exchanged for cash, cannot be refunded, cannot be converted to other gifts, cannot be returned or transferred, and is not saleable.
14. Should there be any illegal or fraudulent act committed by the Eligible Cardholder, Bank of China (Hong Kong) Limited ("BOCHK") and/or the Company shall cancel the eligibility of the eBirthday Gift and take such legal actions as may be necessary. BOCHK and/or the Company reserves the right to cancel the eligibility of the eBirthday Gift of the respective Eligible Cardholder.
15. The eBirthday Gift is provided by SOGO. BOCHK and/or the Company is not the supplier of the eBirthday Gift and does not bear any liability in relation to the quality of the eBirthday Gift. Any enquiries, claims or complaints, please call SOGO Customer Service Hotline 2833 8338.
16. BOCHK and/or the Company accepts no liability for the quality of provided offers, products, food, beverages and/or services (including but not limited to the quality of products and supplied amount) or any other matters arising from the products, food and services provided by SOGO participating merchants. The participating merchants also do not represent BOCHK and/or the Company. The participating merchants shall be solely responsible for all obligations and liabilities relating to its respective products and services.
17. BOCHK and/or the Company are not the suppliers of offers, products, food, beverages and/or services in any of the above merchant, BOCHK and/or the Company accept no liability for and shall not be responsible or do not make any warranty. If cardholders have any enquiries, opinions, indemnity, complaints or disputes, please contact SOGO directly. BOCHK and/or the Company do not assume any responsibility.
18. SOGO Rewards App is the third-party mobile application/website. BOCHK and/or the Company are not the service provider of the above merchant. Cardholders should redirect to SOGO to any enquiries or complaints. BOCHK and/or the Company do not make any warranty for the provision of the third-party mobile application/website, nor liable to any consequence of the use of the aforesaid.
19. BOCHK and/or the Company have not reviewed or verified the information in that third-party mobile application/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). BOCHK and/or the Company do not or do not mean to, endorse or recommend any information, materials, products or services posted or offered at that third-party mobile application/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 mobile application/website. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that third-party mobile application/website.

20. Cardholders shall be solely responsible for the cost incurred for the data usage upon downloading and / or visiting the mobile application/ website.
21. BOCHK and/or the Company and/or SOGO reserve the right to amend, suspend or cancel the Promotion or its terms and conditions without prior notice. BOCHK and/or the Company and/or SOGO reserves the right of final decision on all matters and disputes.
22. No person other than the Eligible Cardholders and BOCHK and/or the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
23. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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