

BOC HKUST Platinum Card Terms & Conditions of Promotional Offers

WELCOME OFFERS

1. The promotion period runs from now until 31 December 2024. Only applicant whose BOC HKUST Platinum Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
2. Successful Eligible Credit Card applicants are required to make transactions through mobile payment (the "Eligible Transactions") (Including BoC Pay, UnionPay App, Apple Pay, Huawei Pay, Google Pay, Samsung Pay) ("Mobile Payment Transactions") within the first month and following three calendar months of card issuance ("Spending Period") (Refer to Example). Eligible Transactions exclude amounts redeemed under 'Instant Rewards' transactions, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, 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, and any other category as may be defined by BOC Credit Card (International) Limited ("the Company") at its sole discretion from time to time. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum rebate amount is HK\$300 for the Spending Period.

Example:

Card Issuance Date	Spending Period (within the first month and following three calendar months of card issuance)
8 January 2024	8 January 2024 to 30 Apr 2024
10 December 2024	10 December 2024 to 31 March 2025

3. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD&RMB spending will be combined for transaction amount calculation for BOC HKUST UnionPay Dual Currency Platinum Card and every RMB ¥1 will be calculated as HK\$1.
4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
5. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited/Visa International/Mastercard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
6. The Company reserves the right to amend/change the listed spending categories from time to time. 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.

7. 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.
8. 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), 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.
9. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 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.
10. 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.
11. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
12. The welcome offer cannot be altered or exchanged for cash or other gifts.
13. **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.**
14. 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.
15. 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.

16. 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.
17. In case of any dispute(s), the decision of the Company shall be final.
18. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

“BOC HKUST PLATINUM CARD” OFFERS

Offers		Promotion Period
Offer 1	“BOC HKUST UnionPay Dual Currency Platinum Card” QuickPass Transaction 2% Cash Rebate Offer	1 January 2024 to 30 June 2024
Offer 2	“BOC HKUST Platinum Card” Online Transaction 2% Cash Rebate Offer	

Applicable to Offer 1: “BOC HKUST UnionPay Dual Currency Platinum Card” QuickPass Transaction 2% Cash Rebate Offer

- The “BOC HKUST UnionPay Dual Currency Platinum Card” QuickPass Transaction 2% Cash Rebate Offer (the “Offer”) is only applicable to “BOC HKUST UnionPay Dual Currency Platinum Card” cardholders who make retail purchases through UnionPay QuickPass, i.e contactless payment and/or through mobile payment function (including BoC Pay, UnionPay App, Huawei Pay, Wechat Pay and Apple Pay) within the Promotion Period (the "Eligible Transaction"). Eligible transactions include: retail purchases (net of amount redeemed under “Instant Reward”). Online purchases, online bill payment, online bill payment installment, Octopus Add-Value, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of store-value cards or ewallets, person to person (P2P)

fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited (“the Company”) at its sole discretion from time to time are all excluded.

2. HKD and RMB spending will be combined for accumulated transactions amount calculation; every RMB¥1 spending will be calculated as HK\$1. (Promotion calculation example: RMB¥1,000 eligible transaction is equivalent to HK\$1,000 eligible transaction.)
3. The Company may at its sole discretion to determine the eligibility of spending categories and merchant list from time to time with reference to UnionPay International Limited, Visa International and Mastercard Asia/Pacific (Hong Kong) Limited ‘s respective master list.
4. 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.
5. Each cardholder (count by card account) is entitled to a maximum of HK\$100 cash rebate per month during the Promotion Period. Cash Rebate Reward accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month.
6. Cash rebate awarded will be rounded to the nearest dollar and credited to the main card HKD account of the Applicable Card in the month following the transaction month.

Applicable to Offer 2 “BOC HKUST Platinum Card” Online Transaction 2% Cash Rebate Offer

1. The “BOC HKUST Platinum Card Online Transaction 2% Cash Rebate Offer” (the “Offer”) is applicable to “BOC HKUST Platinum Card” (including “BOC HKUST UnionPay Dual Currency Platinum Card”, “BOC HKUST Visa Platinum Card”, or “BOC HKUST Platinum Mastercard”) cardholder, who make online purchases within the Promotion Period (the "Eligible Transaction"). Contactless payment/mobile payment transaction, online bill payment, online bill payment installment, payment via online payment system to designated merchants, for purchase and/or reload of storevalue cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/ electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited (“the Company”) at its sole discretion from time to time are all excluded.

2. HKD and RMB spending will be combined for accumulated transactions amount calculation; every RMB¥1 spending will be calculated as HK\$1. (Promotion calculation example: RMB¥1,000 eligible transaction is equivalent to HK\$1,000 eligible transaction.)
3. The Company may at its sole discretion to determine the eligibility of spending categories and merchant list from time to time with reference to UnionPay International Limited, Visa International and Mastercard Asia/Pacific (Hong Kong) Limited 's respective master list.
4. 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.
5. Each cardholder (count by card account) is entitled to a maximum of HK\$100 cash rebate per month during the Promotion Period. Cash Rebate Reward accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month.
6. Cash rebate awarded will be rounded to the nearest dollar and credited to the main card HKD account of the Applicable Card in the month following the transaction month.

“BOC HKUST Platinum Card” Offers General Terms and Conditions

1. Offers count on transaction date. Only transaction successfully posted to the account within seven days from the transaction date will be counted.
2. 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.
3. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this Promotion Offer.
4. Only cardholders whose platinum card accounts are valid and in good standing throughout the Promotion Period and at the time when the cash rebate are being awarded will be eligible for the Promotion Offer. In the event of violation of the Card User Agreement, termination of a credit card account, outstanding balance to repay or the card account being in default, the Promotion Offer entitlement will be forfeited automatically forthwith.
5. 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.

6. Cash rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
7. 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.
8. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded cash rebate from the related card account. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
9. If the Eligible Transaction is cancelled subsequent to the Promotion Offer of the cash rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the card account with the cash rebate awarded without prior notice.
10. The Company reserves the right to change, suspend or terminate the above offer or amend their terms and conditions at its sole discretion without prior notice.
11. 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.

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