

Terms and Conditions of BOC Cheers Card Promotion Offers

General Terms and Conditions

1. Unless otherwise specified, offers (“Offers”) are only applicable to the holders (the “Cardholder”) of BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
2. The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Offers.
3. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for the Offers.
4. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Offers entitlement will be forfeited automatically forthwith.
5. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the Cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/ or such further documentation submitted to the Company will not be returned.
6. The Company will verify the transaction record to confirm the Offers 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.
7. Any cancelled, refunded, falsified and unposted transactions are not counted as Eligible Spending. In case of such transactions, the Offers will be cancelled together with those transactions. Any fraud and/or abuse of the Offers by any person (as determined by Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company and/or Visa and/or the participating merchant(s) at their sole discretion) will result in forfeiture of the person’s eligibility to the Offers. BOCHK and/or the Company reserve the right to deduct the value of any Offers redeemed inappropriately by a Cardholder directly from any of the Cardholder’s relevant Credit Card account without prior notice, and/or take legal action in such instances to recover any outstanding amounts.
8. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. 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 benefit of any of the provisions of these terms and conditions.

10. BOCHK and/or the Company reserves the right to change, suspend or terminate the offers below, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.
11. BOCHK and/or the Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
12. 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.

Terms and Conditions of 10X/8X Points on Dining and Travel Spending

1. The Promotion runs from 27 July 2023 to 31 July 2024 (both dates inclusive, the "Promotion Period")
2. Cardholders who accumulate retail transaction (the "Eligible Transaction") of HK\$5,000 or above with BOC Cheers Visa Infinite Card in each calendar month during the Promotion Period are entitled to enjoy a total of 10X Gift Points (which consists of basic 1X Gift Point plus extra 9X Gift Points) for every HK\$1 dining transaction (the "Eligible Dining Transaction") and every HK\$1 foreign currency retail transaction (the "Eligible Travel Transaction") (The above spending requirement will be waived til 31 July 2024).
3. Cardholders who accumulate retail transaction (the "Eligible Transaction") of HK\$5,000 or above with BOC Cheers Visa Signature Card in each calendar month during the Promotion Period are entitled to enjoy a total of 8X Gift Points (which consists of basic 1X Gift Point plus extra 7X Gift Points) for every HK\$1 dining transaction (the "Eligible Dining Transaction") and every HK\$1 foreign currency retail transaction (the "Eligible Travel Transaction") (The above spending requirement will be waived til 31 July 2024).
4. Eligible Transaction includes retail transaction and the spending via mobile payment (includes BoC Pay, Union Pay App, Apple Pay, Google Pay, Samsung Pay and Huawei Pay) (if applicable), but excludes AlipayHK and WeChat Pay transactions, Instant Rewards transactions, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments

for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

5. Eligible Dining Transaction includes retail transactions made at merchants with merchant codes defined as restaurants/dining merchants/organizations (as defined by the Company/Visa International from time to time), but not applicable to banquet services, private parties/functions, private room events, dining outlets in food courts/supermarkets/department stores/social/sports association or clubhouses). Eligible Dining Transaction does not include payment through Alipay HK and WeChat Pay HK.
6. Eligible Travel Transaction means retail transactions made and settled in foreign currency but excludes foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
7. The Company may from time to time at its sole discretion define the meaning of Eligible Dining Transaction and Eligible Travel Transaction, with reference to Visa International for properly defining the above-mentioned designated category.
8. 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 Dining Transaction.
9. Eligible Dining Transaction or Eligible Travel Transaction from an additional card will be combined with those from the main card to calculate towards the total Gift Points.
10. Only Eligible Dining Transaction or Eligible Travel Transaction successfully posted to the account within seven days from the transaction date will be counted. Gift Points awarded will be rounded to the nearest dollar where appropriate and credited to the main card account of Eligible Credit Card in the month following the transaction month.
11. Including basic Gift Points, each BOC Cheers Visa Infinite Card account (main card and additional card will be combined in the calculation) is eligible for earning a total

of 250,000 Gift Points at maximum each calendar month during the entire Promotion Period.

12. Including basic Gift Points, each BOC Cheers Visa Signature Card account (main card and additional card will be combined in the calculation) is eligible for earning a total of 150,000 Gift Points at maximum each calendar month during the entire Promotion Period.
13. 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 Gift Points from the related card account without prior notice (in the ratio of every 25,000 Gift Points being equivalent to HK\$100). The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
14. If the Eligible Dining Transaction or Eligible Travel Transaction is cancelled subsequent to the award of the Gift Points, Cardholders will have to return to the Company the Gift Points being awarded. The Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice.
15. The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
16. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.

Terms and Conditions of 25% Off Hotel Reservation

1. The Promotion runs from 4 August 2023 to 31 July 2024 (both dates inclusive) (the “Promotion Period”).
2. Cardholders can enjoy 25% discount for booking of four consecutive nights or more (a maximum of seven nights) at the same hotel through designated Hotels.com (“Merchant”) website <https://zh.hotels.com/boccheers> and settle the transaction immediately with BOC Cheers Visa Infinite Card (“Hotel Accommodation Offer”). Hotel Accommodation Offer is not applicable to settling the transaction at hotel.
3. Hotel Accommodation Offer is subject to limited quotas in each phase. Each phase quotas are issued on the first Friday of each month at 07:00am – 10:00am Hong Kong time. Details as below:

| Phase | Issued time | Validity Period | Accommodation Period |
|--------------|--------------------|------------------------|-----------------------------|
| Phase 1 | 4 August 2023 | 4 – 31 August 2023 | 4 August 2023 – |

| | | | |
|----------|-----------------------------|-----------------------|---------------------------------------|
| | 07:00am | | 31 May 2024 |
| Phase 2 | 1 September 2023 10:00am | 1 – 30 September 2023 | |
| Phase 3 | 6 October 2023 10:00am | 6 – 31 October 2023 | |
| Phase 4 | 3 November 2023 10:00am | 3 – 30 November 2023 | |
| Phase 5 | 1 December 2023 10:00am | 1 – 31 December 2023 | |
| Phase 6 | 5 January 2024 10:00am | 5 – 31 January 2024 | |
| Phase 7 | 2 February 2024 10:00am | 2 – 29 February 2024 | 2 February 2024 – 30 November 2024 |
| Phase 8 | 1 March 2024 10:00am | 1 – 31 March 2024 | |
| Phase 9 | 5 April 2024 10:00am | 5 – 30 April 2024 | |
| Phase 10 | 3 May 2024 10:00am | 3 – 31 May 2024 | |
| Phase 11 | 7 June 2024 10:00am | 7 – 30 June 2024 | |
| Phase 12 | 5 July 2024 10:00am | 5 – 31 July 2024 | |

4. Hotel Accommodation Offer is only applicable to booking made through designated Hotels.com (“Merchant”) website in Hong Kong Dollars, and not applicable to booking made through other channels, including but not limited to travel agencies, travel platforms, websites or bookings made directly with hotel.
5. Hotel Accommodation Offer is not applicable to hotels in Hong Kong and/or Macau area, and not applicable to bookings for designated hotel groups. For details, please visit https://zh.hotels.com/en/lp/b/hotel-exclusions?locale=en_HK.
6. Hotel Accommodation Offer is not applicable to full and/or half board room stays, single and/or multi-room suites, home and/or farm stays, serviced apartments, villas and package (including flight ticket and hotel, hotel and car rental, hotel and dining package).
7. Hotel Accommodation Offer will be calculated based on the accommodation rate of the same hotel booking by Cardholders. Any taxes, service charges, additional fees charged by the hotel (including but not limited to catering fees, facility fees and

miscellaneous fees) are all excluded.

8. Any extension of stay after initial booking is confirmed will be subject to availability and will be charged at hotel's flexible rate. Hotel Accommodation Offer is not applicable to the rates of extension of stay.
9. Hotel Accommodation Offer cannot be used in conjunction with any other promotions, VIP discount or special rates.
10. The quotas of Hotel Accommodation Offer are 300 in each phase and available on a first-come-first-served basis while quotas last. Hotel Accommodation Offer is subject to the availability of Hotels.com during the Promotion Period.
11. The Merchant's website and the Merchant's mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant's website and mobile application is subject to such service providers' terms and conditions. BOCHK and/or the Company are not the service provider of the Merchant's website and mobile application. If Cardholders have any enquiries or complaints relating to the Merchant's website and mobile application, please directly contact the Merchant. BOCHK and/or the Company give no guarantee to the Merchant's website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant's website and mobile application or the services provided.
12. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that Cardholders may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
13. Cardholders are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
14. BOCHK and/ or the Company are not the service providers of Hotels.com and/ or the service provider. BOCHK and/ or the Company accept no liability for the products and/ or services quality. Any enquires, opinions, claims, complaints or

disputes regarding the services should be directed to Hotels.com and/ or relevant service provider. BOCHK and/ or the Company accept no liability for and shall not be responsible for the product and/ or service quality and/ or any other matters relating to the product and/ or service provided by Hotels.com or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. Hotels.com and/ or the service provider of the product and/ or service are solely responsible for all obligations and liabilities relating to product and/or service.

15. Other terms and conditions specified in Hotels.com also apply, please visit https://zh.hotels.com/en/lp/b/terms-of-service?locale=en_HK for details.

Terms and Conditions of Airport Lounges Services

1. The Promotion runs from 27 July 2023 to 31 December 2024 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, the offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) (the “Eligible Credit Card”) that issued by the Company in Hong Kong.
3. Cardholders of BOC Cheers Visa Infinite Card with account opened within Promotion Period can enjoy 2 complimentary access to designated Plaza Premium Lounges, which can be shared with additional Cardholder or accompanying guest (without spending requirement).
4. Cardholders of BOC Cheers Visa Infinite Card can earn 2 complimentary access to designated Plaza Premium Lounges on the year after account opening (without spending requirement).

Example

| BOC Cheers Visa Infinite Card main account opening date | Complimentary access (without spending requirement) |
|---|---|
| 27 July to 31 December 2023 | 2 complimentary access in 2024 and each subsequent year |
| 1 January to 31 December 2024 | 2 complimentary access in 2025 and each subsequent year |

5. Upon making Eligible Transactions of HK\$15,000 on Eligible Credit Card account in a quarter, main Cardholder can enjoy 2 complimentary access to designated Plaza Premium Lounges, which can be shared with additional Cardholder or accompanying guest, from the next calendar month after HK\$15,000 Eligible Transactions have been accumulated.

Example

| Quarter | Date of accumulating Eligible Transactions of HK\$15,000 | Date of rewarding complimentary access to lounges | Valid period of complimentary access |
|----------------------------|--|---|--------------------------------------|
| July 1 – Sep 30, 2023 | July 20, 2023 | By August 31, 2023 | August 1, 2023 – December 31, 2024 |
| July 1 – Sep 30, 2023 | September 30, 2023 | By October 31, 2023 | October 1, 2023 – December 31, 2024 |
| January 1 – March 31, 2024 | February 3, 2024 | By March 31, 2024 | March 1, 2024 – December 31, 2025 |

6. Complimentary access can be accumulated base on valid period, the complimentary access will be valid from the month awarded til 31 December of the following calendar year
7. Eligible Transactions include local/overseas retail transactions and/or cash advance (“Eligible Transactions”), but net of refunded transactions based on the refund posting date. Any fraudulent, unauthorized, cancelled, unposted transactions, annual fee, financial fee, handling fee, balance transfer amount, cash before card service amount, installment fee, gift redemption fee, internet payment, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value (including Automatic Add Value Service), gift delivery charges, investment and any other transactions without sales slip are all excluded. Eligible Transactions cover qualifying activities generated by both the Main cardholder and the related additional cardholder(s) under the same card account. Only Eligible Transactions successfully posted to the account within seven days from the transaction date will be counted.
8. If Cardholder cannot fulfill the spending requirement or exceed the number of complimentary access offered to designated Plaza Premium Lounges, Cardholder is subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.
9. Cardholders are allowed to enjoy complimentary access once per day (subject to the time record of respective airport lounge), subsequent access on the same day will be subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective main card account.
10. Designated Plaza Premium Lounges include INTERVALS Sky Bar and Restaurant. For

the list of designated Plaza Premium Lounges (“Lounge”), please visit www.plazapremiumlounge.com/en-uk. (Not applicable to Plaza Premium Lounges which are located out of China and with “This lounge is owned and managed by a third party” stated on Plaza Premium Lounge official website.)

11. The Cardholder must abide by the rules and policies of each participating Lounge, and the Cardholder accepts that a same day boarding pass and Eligible Credit Card does not guarantee access to the Lounge. The Cardholder accepts that the Company has no control over the Lounge’s decision on whether to admit any cardholder or accompanying guest, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time Cardholders may spend in the location, any charges payable above and beyond those included in the Lounge access, or the personnel employed by the Lounge.
12. Offer is subject to availability.

Terms and Conditions of Fine Dining Buy-1-Get-One-Free Menu Offer

1. Unless otherwise specified, the Promotion runs from 1 August 2023 to 31 July 2024 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, Cardholder can enjoy buy-1-get-1-free offer for designated set menu at Participating Merchant with BOC Cheers Visa Infinite Card.
3. The offer is varied for each Participating Merchant, please [click here](#) for the details of participating restaurants list (the “Participating Merchant”), set menus, reservation/ cancellation policy.
4. Cardholder is required to make advance reservation and must specify the use of the offer at the time of making a reservation. Unless otherwise specified, only one offer/ designated set menu (unless otherwise specified) can be used per table each time. Please check with the respective Participating Merchant for details.
5. Cardholder must be one of the diners and state the redemption of the offer prior to ordering to enjoy the offer. The offer can be used for one table each time.
6. The offer is applicable to dine-in consumption of food / beverage (if applicable) from the designated set menu at specified time period and cannot use the offer on all beverages, wines, festive products, charge for tea and condiments, appetizer, discounted food items, corkage fee, cake-cutting fee, private or corporate functions, deliveries, private room bookings, banquets, takeaways, catering, 10% service charge (based on the original retail price unless otherwise specified), special promotional menus, guest chef promotions, wine dinners, weddings, meetings, conferences, coupons, complimentary valet parking, any mileage programmes, membership benefits, sales merchandise and VIP rooms (unless otherwise specified). Please check with the respective Participating Merchant for details.

7. The offer cannot exchange for cash/ service, other products/ food or discounts. The offer cannot transfer and use in conjunction with any other promotional offers, discounts, membership offer, staff discount, gift voucher and cash coupons (unless otherwise specified). Please check with the respective Participating Merchant for details.
8. The promotional food/ beverage items (if applicable) are available while stock lasts and the offer terms will be subject to the prevailing circumstances at the time of patronage. Quota applies to each Participating Merchant and the offer is available on a first-come-first-served basis. Please check with the respective Participating Merchant for details.
9. A child will be counted as one person. Child policy may vary, please check with the respective Participating Merchant for details.
10. Those product information / pictures / descriptions / prices / services / offers / food / beverage / menu descriptions featured in the promotion materials are provided by the respective Participating Merchant and are for reference only. BOCHK and / or the Company shall have no liability in this respect.
11. If BOCHK and / or the Company believe that Cardholders have acted in a fraudulent or abusive way, Cardholders will not be able to enjoy the offer.

Terms & Conditions of Artyzen Club Offer

1. The promotion period runs from 1 October 2023 until 30 September 2024 (both dates inclusive, the "Promotion Period").
2. During the Promotion Period, cardholders of BOC Cheers Card issued by the Company in Hong Kong (the "Eligible Card" and such holders, "Eligible Cardholders") are eligible to purchase Artyzen Club Membership at Artyzen Club (the "Offer").
3. One site tour can be arranged by appointment for Eligible Cardholders by reservation.
4. Eligible Cardholders are required to make a reservation through Artyzen Club in 2859 8630 at least two days before a site tour and access to dining facilities. The site tour is subject to availability.
5. To enjoy the Offer, all spend at Artyzen Club must be settled in full with the Eligible Card.
6. Eligible Cardholders may enjoy 12 months interest-free installment payment plan for Individual and Corporate membership application at Artyzen Club. For membership eligibility, charges and guest policy, please inquire about the details with Artyzen Club.
7. Terms of use and access to the offerings upon successful admission are subject to

Artyzen Club Terms and Conditions. Membership application is subject to the approval of the Management of Artyzen Club.

8. Artyzen Club reserves the right to deny access to the Artyzen Club premises by any Eligible Cardholders and/ or any guests and the right to expel any Eligible Cardmembers and/or any guests, in its absolute discretion.
9. Offer cannot be used in conjunction with any other promotional offers or discounts and cannot be exchanged for cash, other products and services.
10. The Eligible Card accounts of Eligible Cardholders must be normal, valid and in good standing during the Promotion Period in order to enjoy the offers under this Promotion.
11. Those product information / pictures / descriptions / prices / services / offers / food / beverage / menu descriptions featured in the promotion materials are provided by Merchant and are for reference only. Please contact Artyzen Club for details. BOCHK and / or the Company shall have no liability in this respect.
12. Artyzen Club is solely responsible for all products, services, consultations, advice, and fulfilment of the offer following these Terms and Conditions. BOCHK and/or the Company is not the provider of any of these products and/or services that are made available according to the offer and makes no representation or warranty with such products and/or services.
13. BOCHK and/or the Company shall not be liable or responsible for any losses, costs, expenses or damage to personal/ Artyzen Club property or any injuries, illness, accidents, death and/or delay suffered by the cardholders and/or their guest(s) during the period of the Access or in connection with the Access.
14. BOCHK and/or the Company reserve the right to amend the terms and conditions of Promotion without prior notice.
15. BOCHK and/or the Company and Artyzen Club reserve the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.

Terms & Conditions of Welcome Offer

1. The promotion period runs from now until 31 July 2024 (the "Promotion Period").
2. New Credit Card Applicants can enjoy the Welcome Offer upon approved application of following Eligible Credit Card within the Promotion Period, and accumulate required Eligible Transaction amount within the next two months of card issuance.
3. New Credit Card Applicants can enjoy the Extra Welcome Offer upon fulfilled the requirement of clause (2.) and holding a *Private Wealth* or *Wealth Management* Account within the Promotion Period. (Eligible Credit Card is required to be applied

within the Promotion Period and successfully issued on or before 30 September,2024)

| Eligible Credit Card | Required amount of Eligible Transaction | Welcome Offer | Extra Welcome Offer |
|--------------------------------|---|----------------|---------------------|
| BOC Cheers Visa Infinite Card | HK\$12,000 or above | 300,000 Points | 75,000 Points |
| BOC Cheers Visa Signature Card | HK\$10,000 or above | 225,000 Points | |

Example 1: Apply and open BOC Cheers Visa Infinite Card

| | Fulfill the Spending Requirement of Welcome Offer | Holding a <i>Private Wealth or Wealth Management</i> Account within the Promotion Period | Welcome Offer (Points) | Extra Welcome Offer (Points) | Total Points |
|------------|---|--|------------------------|------------------------------|--------------|
| Customer A | ✓ | ✓ | 300,000 | 75,000 | 375,000 |
| Customer B | ✓ | ✗ | 300,000 | Not applicable | 300,000 |
| Customer C | ✗ | ✗ | Not applicable | Not applicable | 0 |

Example 2: Apply and open BOC Cheers Visa Signature Card

| | Fulfill the Spending Requirement of Welcome Offer | Holding a <i>Private Wealth or Wealth Management</i> Account within the Promotion Period | Welcome Offer (Points) | Extra Welcome Offer (Points) | Total Points |
|--|---|--|------------------------|------------------------------|--------------|
|--|---|--|------------------------|------------------------------|--------------|

| | | | | | |
|------------|---|---|----------------|----------------|---------|
| Customer A | ✓ | ✓ | 225,000 | 75,000 | 300,000 |
| Customer B | ✓ | ✗ | 225,000 | Not applicable | 225,000 |
| Customer C | ✗ | ✗ | Not applicable | Not applicable | 0 |

4. Eligible Transaction includes retail transaction and excludes 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, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value, for purchase and/or reload of store-value cards/gift 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.
5. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
6. Eligible Transactions of main card and additional card will be combined.
7. 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).
8. 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.
9. 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.
10. The Company will verify the transaction record to confirm the eligibility 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.
11. 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.

12. The Gift Points of Welcome Offer awarded will be credited to the main Cardholders' account within 16-18 weeks of card issuance upon fulfillment of all requirements (if applicable). The Gift Points of Extra Welcome Offer awarded 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.
13. If multiple redemption of welcome offer and extra 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 credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the credit card account is BOC Cheers Visa Infinite Card, that is HK\$1,500. If the credit card account is BOC Cheers Visa Signature Card, that is HK\$1,200.
14. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
15. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
16. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
17. 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.
18. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.

Terms and Conditions of BOC Cheers Card Supplementary Card Offer

1. The promotion period runs from 29 March to 30 June 2024 (the "Promotion Period").

2. Customer is required to apply BOC Cheers Card Supplementary Card (including BOC Cheers Visa Infinite Card Supplementary Card and BOC Cheers Visa Signature Card Supplementary Card, collectively “Eligible Supplementary Card”) within the Promotion Period with the Eligible Supplementary Card approved and at least 1 transaction made within 1 month after card issuance in order to receive 25,000 Gift Points for each Eligible Supplementary Card (“Supplementary Card Offer”).
3. Customer can enjoy the Extra Supplementary Card Offer of 25,000 Gift Points upon fulfilled the requirement of clause (2.) and main Cardholder holding a Private Wealth or Wealth Management Account within the Promotion Period for each Eligible Supplementary Card (“Extra Supplementary Card Offer”).

Example:

| | Fulfill the Spending Requirement of Supplementary Card Offer | Holding a <i>Private Wealth</i> or <i>Wealth Management</i> Account | Supplementary Card Offer (Points) | Extra Supplementary Card Offer (Points) | Total Points |
|------------|--|---|-----------------------------------|---|--------------|
| Customer A | ✓ | ✓ | 25,000 | 25,000 | 50,000 |
| Customer B | ✓ | ✗ | 25,000 | Not applicable | 25,000 |

4. The Company will verify the application record to confirm the Gift Points entitlement of each cardholder. In all conditions, the Company’s record shall prevail.
5. The Gift Points of Supplementary Card Offer and Extra Supplementary Card Offer will be credited to the main Cardholders’ account by 30 September 2024. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
6. Each main Cardholder’s account is eligible for earning Supplementary Card Offer and Extra Supplementary Card Offer of a maximum of 100,000 Gift Points during the entire Promotion Period.
7. If multiple redemption of Supplementary Card Offer and Extra Supplementary Card 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/supplementary card is cancelled within 12 months from card issuance, the

Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the redemption is Supplementary Card Offer, that is HK\$100 for each Eligible Supplementary Card. If the redemption is Supplementary Card Offer and Extra Supplementary Card Offer, that is HK\$200 for each Eligible Supplementary Card.

8. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
9. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
10. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.

Terms & Conditions of Free Global Personal Accident Protection

1. Cardholders can enjoy a coverage up to HK\$7,800,000 for personal accidents by paying for transportation, accommodation and/or travel packages (including deposit payments, travel expenses, flight charges and/or transportation receipts) with BOC Cheers Visa Infinite Card.
2. The above plan is offered by Bank of China Group Insurance Company Limited ("BOC Group Insurance"). Please refer to the policy provisions for exact terms and conditions of the insurance plan. Customers will be bound by the terms and conditions for the services and the policy terms which will be amended by BOC Group Insurance from time to time.
3. Age Limit: Cardholder and spouse – aged 76 or below, legally dependent – unmarried children aged of 23 or below.
4. Claims and others: Cardholders are required to provide personal data or other information, when filing an insurance claim, seeking for assistance or in other situations, to BOC Group Insurance or its service provider so as to enjoy the relevant service.
5. For details on claim procedure, scope of coverage, policy terms and exclusions, please visit BOC Group Insurance website https://www5.bocgins.com/index.html?url=html/home/product_details.html&product=partner&productId=030205 or call BOC Group Insurance customer service hotline: 3187 5100. Service hours: Mondays to Fridays, 8:50am to 5:50pm (except Public Holidays).

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