

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 01 January 2026 to 30 June 2026 (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 local dining transaction (the "Eligible Dining Transaction) and every HK\$1 foreign currency retail transaction (the "Eligible Travel Transaction").
3. Including basic Gift Points, each BOC Cheers Visa Infinite Card account (main card and supplementary card will be combined in the calculation) is eligible for earning a total of 100,000 Gift Points for Eligible Dining Transaction and a total of 250,000 Gift Points for Eligible Travel Transaction at maximum each calendar month during the entire Promotion Period. Gift Points for Eligible Dining Transaction and Eligible Travel Transaction will be combined to calculate, and a maximum of 300,000 Gift Points can be earned each calendar month.

	Basic Gift Point	Extra Gift Points	Total Gift Points	Eligible spending amount per calendar month and points cap
Local dining Transaction	HK\$1=1 Gift Points	HK\$1=9 Gift Points	HK\$1=10 Gift Points	First HK\$10,000 Eligible Dining Transaction Cap 100,000 Gift Points
Travel Transaction	HK\$1=1 Gift Points	HK\$1=9 Gift Points	HK\$1=10 Gift Points	First HK\$25,000 Eligible Travel Transaction Cap 250,000 Gift Points
Maximum Gift Points can be earned				Cap 300,000 Gift Points

Example 1: A BOC Cheers Visa Infinite Cardholder who have accumulated retail transactions of \$15,000 and all of which are Eligible Dining Transactions, he/she can receive a total of 100,000 Gift Points (the points cap of Eligible Dining Transactions has been reached in that calendar month).

Example 2: A BOC Cheers Visa Infinite Cardholder who have accumulated retail transactions of \$35,000, of which \$5,000 was spent on Eligible Dining Transactions and \$30,000 was spent on Eligible Travel Transactions, he/she can receive a total of 300,000 Gift Points (the maximum points cap has been reached in that calendar month).

Example 3: A BOC Cheers Visa Infinite Cardholder who have accumulated retail transactions of \$4,000 and all of which are Eligible Dining Transactions, he/she can only receive 4,000 basic Gift Points as customer do not meet the monthly accumulated retail spending requirement.

4. 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 local dining transaction (the "Eligible Dining Transaction) and every HK\$1 foreign currency retail transaction (the "Eligible Travel Transaction").
5. Including basic Gift Points, each BOC Cheers Visa Signature Card account (main card and supplementary card will be combined in the calculation) is eligible for earning a total of 60,000 Gift Points for Eligible Dining Transaction and a total of 150,000 Gift Points for Eligible Travel Transaction at maximum each calendar month during the entire Promotion Period. Gift Points for Eligible Dining Transaction and Eligible Travel Transaction will be combined to calculate, and a maximum of 180,000 Gift Points can be earned each calendar month.

	Basic Gift Point	Extra Gift Points	Total Gift Points	Eligible spending amount per calendar month and points cap
Local dining Transaction	HK\$1=1 Gift Points	HK\$1=7 Gift Points	HK\$1=8 Gift Points	First HK\$7,500 Eligible Dining Transaction Cap 60,000 Gift Points
Travel Transaction	HK\$1=1 Gift Points	HK\$1=7 Gift Points	HK\$1=8 Gift Points	First HK\$18,750 Eligible Travel Transaction Cap 150,000 Gift Points
Maximum Gift Points can be earned				Cap 180,000 Gift Points

Example 1: A BOC Cheers Visa Signature Cardholder who have accumulated retail transactions of \$10,000 and all of which are Eligible Dining Transactions, he/she can receive a total of 60,000 Gift Points (the points cap of Eligible Dining Transactions has been reached in that calendar month).

Example 2: A BOC Cheers Visa Signature Cardholder who have accumulated retail transactions of \$28,000, of which \$8,000 was spent on Eligible Dining Transactions and \$20,000 was spent on Eligible Travel Transactions, he/she can receive a total of 180,000 Gift Points (the maximum points cap has been reached in that calendar month).

Example 3: A BOC Cheers Visa Signature Cardholder who have accumulated retail transactions of \$4,000 and all of which are Eligible Dining Transactions, he/she can only receive 4,000 basic Gift Points as customer do not meet the monthly accumulated retail spending requirement.

6. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan 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 unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any 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, , person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial 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, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions.

Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

7. Eligible Dining Transaction must be settled in Hong Kong dollars and 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 BoC Pay+, Alipay HK and WeChat Pay HK.
8. 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).
9. 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.
10. 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.
11. 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.
12. 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.
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 8 August 2025 to 6 August 2026 (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 10:00am Hong Kong time (The quotas for phase 9 are issued on 2 April 2026, Thursday at 10:00am. The quotas for phase 10 are issued on 4 May 2026, Monday at 10:00am). Details as below:

Phase	Issued time	Validity Period	Accommodation Period
Phase 1	8 August 2025 10:00am	8 – 31 August 2025	8 August 2025 – 31 May 2026
Phase 2	5 September 2025 10:00am	5 – 30 September 2025	
Phase 3	3 October 2025 10:00am	3 – 31 October 2025	
Phase 4	7 November 2025 10:00am	7 – 30 November 2025	
Phase 5	5 December 2025 10:00am	5 – 31 December 2025	

Phase 6	2 January 2026 10:00am	2 – 31 January 2026	
Phase 7	6 February 2026 10:00am	6 – 28 February 2026	6 February 2026 – 30 November 2026
Phase 8	6 March 2026 10:00am	6 – 31 March 2026	
Phase 9	2 April 2026 10:00am	2 – 30 April 2026	
Phase 10	4 May 2026 10:00am	4 – 31 May 2026	
Phase 11	5 June 2026 10:00am	5 – 30 June 2026	
Phase 12	3 July 2026 10:00am	3 July – 6 August 2026	

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 500 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 BOC Cheers Card 15% Off Qatar Airway Air Ticket Offer

1. The Promotion runs from 1 December 2025 to 31 August 2026 (both dates inclusive) (the "Promotion Period").
2. Unless otherwise specified, offers ("Offers") are only applicable to the holders (the "Cardholder") of 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.
3. Cardholders can enjoy 15% discount for purchasing air tickets through designated Qatar Airways website www.qatarairways.com/boccheers and settle the transaction with the designated promo code with Eligible Credit Card ("Air Ticket Offer").
4. Air Ticket Offer is only applicable to the following Sales Period and Travel Period:
 - Sales Period: 1 December 2025 – 31 August 2026
 - Travel Period: 1 December 2025 – 30 September 2026
5. Air Ticket Offer is only applicable to flights from Hong Kong to the following destinations:
 - Africa: Abidjan, Accra, Addis Ababa, Algiers, Cairo, Cape Town, Casablanca, Dar Es Salaam, Djibouti, Entebbe, Johannesburg, Kigali, Lagos, Luanda, Seychelles, Maputo, Nairobi, Tunis, Windhoek, Zanzibar
 - The Americas: Atlanta, Boston, Chicago, Dallas, Houston, Los Angeles, Miami, Montreal, New York, Philadelphia, San Francisco, Sao Paulo, Seattle, Toronto Washington, DC
 - Europe: Amsterdam, Ankara, Athens, Baku, Barcelona, Belgrade, Berlin, Birmingham, Brussels, Copenhagen, Dublin, Duesseldorf, Edinburgh, Frankfurt, Geneva, Hamburg, Helsinki, Istanbul, Larnaca, Lisbon, London, Lyon, Madrid, Manchester, Milan, Moscow, Munich, Nice, Oslo, Paris, Prague, Rome, Stockholm, Tbilisi, Santorini, Toulouse, Urdzhar, Venice, Vienna, Warsaw, Yerevan, Zagreb, Zürich
 - The Middle East: Abha, Abu Dhabi, Almaty, Amman, Baghdad, Erbil, Jeddah, Muscat, Neom, Riyadh, Tashkent, Red Sea
 - South Asia Subcontinent: Ahmedabad, Colombo, Delhi, Dhaka, Islamabad,

Karachi, Kathmandu, Maldives, Mumbai

6. Air Ticket Offer is only applicable to regular base fare amount in Business Class Comfort fares (only valid on fare classes I, D), Business Class Classic fares (only valid on fare classes R, I), Economy Class Convenience fares (only valid on fare classes S, V, L, M, K), and Economy Class Classic fares (only valid on fare classes O, T, Q, N).
7. Air Ticket Offer is not applicable to the following outbound and inbound dates:
 - Outbound: 6 February 2026 – 16 February 2026; 29 August 2026 – 9 September 2026
 - Inbound: 20 February 2026 – 28 February 2026; 28 July 2026 – 10 August 2026
8. Air Ticket Offer will be calculated based on the base fare of regular price of air tickets purchased by Cardholders. Any taxes, other charges (including but not limited to fuel surcharges, surcharges and miscellaneous fees) are all excluded.
9. All-in fares (including but not limited to fuel surcharges, surcharges and miscellaneous fees) are subject to currency fluctuation. Cardholders should refer to Qatar Airways website/ mobile application upon purchase.
10. The discount of Air Ticket Offer will not be shown in the final receipt. Cardholders are responsible to select the right fares with discounts applied by checking through the appropriate discounted fares.
11. Any change or cancellation less than 3 hours prior to the stated time of departure will be considered as no-show. Cardholders are responsible to read the fare rules at the time of booking for changes, cancellations and no-show conditions.
12. Air Ticket Offer can be used in conjunction with standard child/infant discount. Air Ticket Offer cannot be used in conjunction with any other promotions, VIP discount or special rates.
13. The quotas of Air Ticket Offer are limited and available on a first-come-first-served basis while quotas last. Air Ticket Offer is subject to the availability of the relevant booking class during the Promotion Period.
14. 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.
15. 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.

16. 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.
17. BOCHK and/ or the Company are not the service providers of Qatar Airway 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 Qatar Airway 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 Qatar Airway or the service provider, and does not accept any liability arising in conjunction with the product and/ or service provided. Qatar Airway 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.
18. Other terms and conditions specified in Qatar Airway also apply, please visit www.qatarairways.com/boccheers for details.

Terms and Conditions of Airport Lounges Services

1. The Promotion runs from 01 January 2026 to 30 June 2026 (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. Upon making Eligible Transactions of HK\$15,000 on Eligible Credit Card account in a quarter, main Cardholder can enjoy 2 complimentary lounge access to designated Plaza Premium Lounges. The validity period of lounge access obtained in the first and second quarters of 2026 is from the date of issuance to 31 December 2026.

Quarter	Spending Period	Validity period
2026 Q1	01 January 2026 – 31 March 2026	31 December 2026
2026 Q2	01 April 2026 – 30 June 2026	

4. Eligible Transactions include local/overseas retail transactions and/or cash advance ("Eligible Transactions"), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Before Card amounts, bill payment to other credit card/personal loan 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 unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any 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, , person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial 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, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
5. Designated Plaza Premium Lounges include INTERVALS Sky Bar and Restaurant, but not applicable to Plaza Premium First. For the list of designated Plaza Premium Lounges, please visit: www.plazapremiumlounge.com/en-uk/landing-pages/bank-of-china-hong-kong-credit-card. The Company reserves the right to amend the list from time to time without prior notice.
6. Usage of INTERVALS Sky Bar and Restaurant is limited to 90 minutes per visit.
7. Complimentary lounge access to designated Plaza Premium Lounges can be shared with supplementary cardholders or accompanying guests. The number of uses is calculated based on the actual number of users, including main cardholder,

supplementary cardholder(s) and accompanying guest(s) (regardless of age). If the actual usage exceeds the number of complimentary lounge access offered, 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.

8. If Cardholder cannot fulfill the spending requirement or exceed the number of complimentary lounge 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 of Eligible Credit Card are allowed to enjoy complimentary access once in each Airport Lounge (Plaza Premium Lounge, INTERVALS Sky Bar and Restaurant) everyday (subject to the time record of respective airport lounge), subsequent visits on the same day in the same Airport Lounge 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. Any unused complimentary lounge access will be deemed as forfeited, and the Company will not be responsible for reissue or any form of compensation.
11. The Cardholder must present their Eligible Credit Card and boarding pass for the same or following day at the lounge reception desk to enjoy the service. The airport lounge access is not available for reservations made online and/or paid through online.
12. The Cardholder must abide by the rules and policies of each participating location, and the Cardholder accepts that a same day boarding pass and Eligible Credit Card for a Lounge does not guarantee access to that 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.
13. Offer is subject to availability.

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

1. 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.
2. The offer and the promotion period is varied for each Participating Merchant, for the participating restaurants list (the "Participating Merchant"), set menus,

reservation/ cancellation policy, please [click here](#) or refer to details on https://www.bochk.com/dam/boccreditcard/cheers_list_EN.pdf.

3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. A child will be counted as one person. Child policy may vary, please check with the respective Participating Merchant for details.
9. 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.
10. 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 and Conditions of Gourmet Pass Dining Offer

1. Promotion period is valid from now till 30 June 2026 (both dates inclusive) ("Promotion Period").
2. Unless otherwise specified, offers are 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 BOC Credit Card (International) Limited (the "Company") in Hong Kong.
3. During the Promotion Period, Eligible Credit Card customers ("Customer") can enjoy below discount offer for a la carte menu with required minimum spending requirement at Participating Restaurants (the "Merchant" / "Participating Restaurant") and settle the payment with an Eligible Credit Card ("Offer"). For the offer details and reservation channels, please [click here](#) or refer to details on https://www.bochk.com/dam/boccreditcard/cheers_gourmet_EN.pdf.
4. Information provided by Participating Restaurants shall be final.
5. Offer is applicable to reservation made via the stated reservation channels only. Reservation must be made at least 1 day in advance, subject to availability.
6. Discount given under the Offer will be used at the time of making the Eligible Transaction and cannot be cancelled, altered, transferred or exchanged for cash, gifts, services, other products or discounts once issued under any circumstances.
7. No refund will be honoured under any circumstances once the transaction is completed.
8. Offer cannot be used in conjunction with any other offers and discounts. Please check with Merchant for details.
9. Customer' s Eligible Credit Card accounts must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offer.
10. Any fraud and/or abuse of the Offer by any person (as determined by the Merchant, Bank of China (Hong Kong) Limited (the "BOCHK") and the Company at their sole discretion) will result in forfeiture of the person' s eligibility to the Offer. The Merchant, BOCHK and/or the Company reserve the right to deduct the value of any Offer redeemed inappropriately by a customer directly from any of the customer' s Eligible relevant Credit Card/Smart Account/Payment account without prior notice and/or take legal action in such instances to recover any outstanding amounts.
11. All information and images are for reference only.

12. Offer is subject to availability while stocks last.
13. BOCHK and/or the Company is not the supplier or service provider of the related products / services. Relevant products / services are provided by the Merchant. Any enquiries, opinions, claims, complaints or disputes relating to the goods and services should be directed to the Merchant. BOCHK and/or the Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities.
14. No person other than the Eligible Customer, 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.
15. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Offer or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
16. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms & Conditions of BOC Cheers Card Welcome Offer

Promotion Period and Eligibility of Welcome Offer:

18. The promotion period runs from now until 31 December 2026 ("Promotion Period").
19. Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card)("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer.
20. Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary 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.
21. Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be

successfully approved within the Promotion Period, applicants 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 firstly approved will be offered.

Welcome Offer and Spending Requirement:

22. Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and fulfill the below spending requirement within the first month and following 2 calendar months of card issuance ("Spending Period") (Refer to Example) to be eligible for the Welcome Offer:

Eligible Credit Cards	Welcome Offer	Spending Requirement (refer to Clause 6 for Eligible Transaction)
BOC Cheers Visa Infinite Card	225,000 Points	Accumulate spending of HK\$12,000 or above
BOC Cheers Visa Signature Card	150,000 Points	Accumulate spending of HK\$10,000 or above

Spending Period Example:

Card Issuance Date	Spending Period
8 January 2026	8 January 2026 to 31 March 2026
10 December 2026	10 December 2026 to 28 February 2027

23. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan 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 unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any 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, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial 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, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

24. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
25. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
26. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
27. 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 above spending categories counted as Eligible Transaction.
28. 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 Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

Fulfillment of Welcome Offer:

29. The Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
30. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Welcome Offer:

31. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder' s transaction and the Company' s record, the Company' s record shall prevail.
32. If multiple redemption of Welcome Offer and Extra Welcome Offer has occurred or any of the transaction 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 and Extra Welcome Offer to the Cardholder' s credit card account without prior notice. If the Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit 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) to the Cardholder' s credit card account without prior notice.
33. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
34. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
35. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
36. No person other than the Eligible 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.
37. The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
38. 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 the USA 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 payments. For compatible devices and more details about Samsung Pay, please refer to

samsung.com/hk/samsungpay/#samsungpay.

Terms & Conditions of BOC Cheers Card Extra Welcome Offer

Promotion Period and Eligibility of Extra Welcome Offer:

1. The promotion period runs from now until 30 June 2026 ("Promotion Period").
2. Extra Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card)("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Extra Welcome Offer.
3. Extra Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary 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.

Extra Welcome Offer and Spending Requirement:

4. Eligible Credit Card Cardholder ("the Cardholder") is required to Fulfill the spending requirement of BOC Cheers Card and hold a BOCHK "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 31 May, 2026) to be eligible for the Extra Welcome Offer of 75,000 Points.
5. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
6. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.

Fulfillment of Extra Welcome Offer:

7. The Extra Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 5 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
8. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Extra Welcome Offer:

9. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder' s transaction and the Company' s record, the Company' s record shall prevail.
10. If multiple redemption of Extra Welcome Offer has occurred or any of the transaction 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 Extra Welcome Offer to the Cardholder' s credit card account without prior notice. If the Extra Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit 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) to the Cardholder' s credit card account without prior notice.
11. Extra Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
12. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
13. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
14. No person other than the Eligible 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.
15. The Company reserves the right to change, suspend or terminate the Extra Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
16. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Terms and Conditions of BOC Cheers Card Supplementary Card Offer

1. The promotion period runs from now until 30 June 2026 (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 Account</i>	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 2026. 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 Personal Accident Insurance (accompany with relevant travel protection coverage)

1. The promotion period runs from now until 31 March 2027 (the “Promotion Period”).
2. When you pay for transportation, accommodation and/or travel packages[^] with BOC Cheers Visa Infinite Card, you can enjoy free Personal Accident Insurance[#] which provides you with a hassle-free protection for your trips, including medical expenses, cancellation of trip etc. In case of sickness or accidental injury, Medical and Repatriation Emergency services provided by the international emergency assistance service provider may also be requested, ensuring you and your family^{*} will have a comprehensive coverage in the journey.

Note :

[^] Includes deposit payments, travel expenses, flight charges and/or transportation receipts.

[#] The above insurance 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.

^{*} Age Limit: Cardholder and spouse – aged 76 or below, legally dependent – unmarried children aged of 23 or below.

Claims and others:

- Customers 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.
- For details on claim procedure, scope of coverage, policy terms and exclusions, please visit BOC Group Insurance website (https://www.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!