

Terms and Conditions for "Chill Easy Installment- 3-month Installments Handling Fee rebate":

1. The promotion period for "Chill Easy Installment - 3-month Installments Handling Fee rebate" starts from the first month and following three calendar months of card issuance (the "Promotion Period") and only applicable to BOC Chill Card issued in Hong Kong (the "Eligible Credit Card").
2. Cardholders who log in internet or mobile banking and successfully apply 3-month installment with the Eligible Credit Card during the Promotion Period can enjoy handling fee rebate. Eligible spending refers to accumulated HK\$1,000 or above retail spending, balance transfer, online bill payment and "JET payment" transactions posted in your current monthly statement which are not yet due. "Statement Installment" is not applicable to transactions related to the purchase of casino chips, cash installment, cash advance, cash before card service, balance brought forward from the preceding monthly statement, interest free installment plan effected at merchant outlets, other approved installment plans, and other transaction categories designated by the Company from time to time.. The minimum installment amount for "Statement Installment" is HKD1,000 or the amount specified by the Company from time to time. The installment amount cannot exceed the cardholder's credit limit.
3. Cardholder applying for "Statement Pay by Installment" Plan ("Statement Installment") agrees to be bound by the Terms and Conditions for "Installment Programs" (Please visit "Customer Services" page of BOC Credit Card website, under "Important Documents and Forms", for the relevant Terms and Conditions) and this Important Note upon application. Should there be any inconsistency, the latter shall prevail to the extent of such inconsistency.
4. Cardholders shall pay the preferential Monthly Handling Fee and/or Upfront Administration Fee, depending on the offer of the respective promotion. The said fee will depend on the installment amount, repayment period and the account status. The said fee for the cardholders and the annualized percentage rates ("APR") will be shown on the "Statement Installment" transaction screen of "iService" of BOC Credit Card (International) Limited (the "Company"). The cardholders may call BOC Credit Card designated hotline 2929 2228 for enquiry. The APR is calculated in accordance with the guidelines laid down in the Code of Banking Practice.
5. The Company may at its absolute discretion determine the Monthly Handling Fee, Upfront Administration Fee and the installment amount. The Company reserves its absolute right to approve or reject any application for the "Statement Installment" without assigning any reason.
6. The relevant handling fee will be deducted from respective account upon confirmation first and it will be credited as cash rebate within 3 months.
7. If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Credit Card Agreement/ User Agreement ("Agreement"). All Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) shall be debited to the Account, for the Statement Installment Program as retail spending transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to retail spending transactions (where appropriate) shall apply. Interest, finance charges or other fees may be chargeable in respect of the Installment Programs and the annualized percentage rate thereof will be shown in the relevant promotional materials and/or the application form.
8. The Monthly Installment (including Monthly Handling Fee) and/or, Upfront Administration Fee (if any) will be charged to the relevant card account. The said fee will depend on the installment amount, repayment period and the account status. The said fee for the cardholders and the annualized percentage rates ("APR") will be shown on the "Statement Installment" transaction screen of "iService" of BOC Credit Card (International) Limited (the "Company"). The cardholders may call BOC Credit Card designated hotline 2929 2228 for enquiry. The APR is calculated in accordance with the guidelines laid down in the Code of Banking Practice.
9. An APR is a reference rate which includes the basic fees and charges of this product expressed as an annualised rate.
10. If the cardholders apply for "Statement Installment" via "iService" of the Company,

- a) application for the "Statement Installment" must be submitted at least three working days (excluding Saturday, Sunday and public holiday) before the payment due date of the statement via "iService". Late application will not be processed;
 - b) application for "Statement Installment" made at or before 5:00pm (Hong Kong time) every day will be processed on the same day. Any instruction made later than these given times will be processed on the next day; and
 - c) cardholders will be notified by email one day after the submission date if the application for "Statement Installment" is processed successfully. Cardholders can check out the transaction status via the "Transaction Enquiry" under the "Statement Installment" section in "iService".
11. If a cardholder chooses to repay prematurely, the balance of the outstanding Monthly Installments (including the Monthly Handling Fee), and the Upfront Administration Fee (if any) (if not yet debited) shall be due immediately. In addition, the cardholder is liable to pay an Early Repayment Administration Fee HKD300 (applicable to HKD "Statement Installment") or CNY300 (applicable to CNY "Statement Installment"). All of them will be charged to the relevant card account accordingly.
 12. The "Statement Installment" is not applicable to accounts in breach of the Agreement, being cancelled or with a past due record.
 13. All approved "Statement Installment" applications are irrevocable.
 14. The Company reserves the right to change, suspend or terminate the promotion offer or to amend its terms and conditions at its sole discretion anytime. All matters and disputes will be subject to the final decision of the Company.
 15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these important notes, the Chinese version shall prevail.

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