

## **General Terms and Conditions:**

1. The promotion period is from now until 30 June 2025 (based on transaction date) ("Promotion Period").
2. The promotion is only applicable to the "BOC Chill Card" ("Eligible Credit Card") issued by BOC Credit Card (International) Co., Ltd. ("The Company") in Hong Kong. To be eligible for the offers, the BOC Chill Card Cardholder ("Eligible Customer") shall made retail transactions with his/her BOC Chill Card within the promotion period ("Eligible Transactions").
3. Cash rebate reward accrual is counted on a calendar month basis, starting from the first day of the month until the last day of the month. Cash rebate awarded will be rounded to the nearest dollar where appropriate. All transactions will be counted based on the transaction date and only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
4. The cash rebate will be credited to the Eligible Credit Card account automatically within 3 months after each settlement. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the cash rebates are being awarded will be eligible for the cash rebate. 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 cash rebate entitlement will be forfeited automatically forthwith.
5. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total cash rebate under the same credit card account.
6. The cash rebate is based on the net spending amount, which means the final amount charged to the Credit Card, and the use of any discount offers and cash vouchers will not be taken into account.
7. Eligible Transactions include retail transactions and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay), but excludes Alipay HK and WeChat Pay transactions, cash advance, Cash Before Card, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fee, financial fee, handling fee, balance transfer, autopay transactions, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment instalments, payment by credit card via internet banking or online payment system to designated merchants, 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), mail order, telephone or fax order, Octopus Add Value, for purchase and/or reloads of store-value cards/gift cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, 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 and stock monthly contribution and property purchases), casino and gambling transactions, transactions for charity donations and to 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. Main cardholder and additional/supplementary cardholder spending will be combined for calculation.
8. The Company may from time to time at its sole discretion define the meaning of "Eligible Transactions", designated spending categories and merchant list, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the above-mentioned designated categories.
9. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchants outside the spending categories will not be counted as Eligible Transactions.
10. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the cash rebate.
11. If an Eligible Transaction is cancelled subsequent to the offer of the cash rebate, cardholders will have to return to The Company the cash rebate being awarded. The Company reserves the right to debit the HKD card account with the cash rebate awarded without prior notice.
12. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between The Company's record and details recorded on the credit card sales slip, The Company record shall prevail.

13. The cash rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the cash rebate is credited. The cash rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

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](http://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. Huawei Pay is a trademark of Huawei and has been submitted for trademark registration in China and other countries/regions. For compatible devices and more details about Huawei Pay, please refer to the website of Huawei Pay. 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/#samsung-pay](http://samsung.com/hk/samsungpay/#samsung-pay).

**“Gift Point Rewards” Terms and Conditions :**

14. The terms and conditions specified in the BOC Credit Card “Gift Point Rewards” programme also apply, please visit BOCHK website for details: [www.bochk.com/en/creditcard/rewards.html](http://www.bochk.com/en/creditcard/rewards.html)

**“ Overseas and Online Spending 5% Cash Rebate” Terms and Conditions :**

15. Within the Promotion Period, all Eligible Overseas Retail Spending (refer to Clause #15.1) and/or Eligible Online Transactions (refer to Clause #15.2) ("Eligible Overseas and Online Transactions") made with an Eligible Credit Card entitles the Eligible Customer to a 5% cash rebate. The 5% cash rebate includes the earning of 1 Gift Point upon HK\$1 spending from “Gift Point Rewards” (equivalent to 0.4% cash rebate) and an extra 4.6% cash rebate.
  - 15.1 Eligible Overseas Retail Spending refer to retail spending made at overseas merchants (whether physical or online) with original sales slips or official payment records made. 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).
  - 15.2 Eligible Online Transactions refer to the retail spending conducted via online channels, regardless of the transaction country or currency. The transaction amount will be based on the amount in Hong Kong Dollars after conversion posted in the credit card statement.
  - 15.3 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 or other losses 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 Overseas, Online and Mobile Payment Transactions.

**“Chill merchant 10% Cash Rebate” Terms and Conditions :**

16. Within the Promotion Period, Eligible Customers who accumulate Eligible Transaction (refer to Clause #7) with physical cards or mobile payments (including Apple Pay, Google Pay or Samsung Pay) at local or overseas physical merchants of HK\$1,500 or above with an Eligible Credit Card in each calendar month during the Promotion Period are entitled to enjoy a 10% cash rebate at selected local and online merchants (“Eligible Chill Merchants transactions”). The 10% cash rebate includes the earning of 1 Gift Point upon HK\$1 spending from “Gift Point Rewards” (equivalent to 0.4% cash rebate) and an extra 9.6% cash rebate. For the list of Chill Merchants, please refer to [www.bochk.com/s/a/chill\\_en](http://www.bochk.com/s/a/chill_en).
  - 16.1 Eligible Transactions and eligible merchant codes shall be determined at the sole and absolute discretion of The Company. The Company has no obligation to clarify which transactions are eligible for the Promotion before the transactions are made.
  - 16.2 Chill Merchants are defined according to the merchant names, spending categories, merchant codes and transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited or the merchant’s acquiring bank. Only transactions supported by official payment records and made at Chill Merchants are considered as Eligible Merchant Transactions

for the reward. Transactions made at designated merchants via e-wallets are not eligible for the reward. The Company reserves the right to add, amend or remove any Chill Merchants at any time.

16.3 All products, services and information related to this promotion are directly sold and supplied to customers by the merchants who are solely responsible for all related obligations and liabilities.

17. "Overseas and Online Spending 5% Cash Rebate" and "Chill Merchant 10% Cash Rebate" cannot be used in conjunction. Cash rebate will be calculated based on the higher rebate ratio when an Eligible Customer fulfils the spending requirement for "Overseas and Online Spending 5% Cash Rebate" and "Chill Merchant 10% Cash Rebate" at the same time.
18. For cash rebate details of "Gift Point Rewards", "Overseas and Online Spending 5% Cash Rebate" and "Chill Merchant 10% Cash Rebate" of each credit card account, please refer to the below table:

	Gift Point from "Gift Point Rewards"	Extra cash rebate of related eligible transactions	Total rebate
"Overseas and Online Spending 5% Cash Rebate"	HK\$1 = 1 Gift Point (equivalent to 0.4% cash rebate)	4.6%	5%
"Chill Merchant 10% Cash Rebate"	HK\$1 = 1 Gift Point (equivalent to 0.4% cash rebate)	9.6%	10%
Maximum rebate (HK\$)	Unlimited	\$150	

19. 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 awarded cash rebate from the related card account without prior notice. The Company also reserves the right to cancel the respective credit card account and/or take such legal actions as may be necessary.
20. The Company reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion.
21. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
22. No person other than the cardholder and the Company will have any rights under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
23. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.

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