

Welcome Offer Terms and Conditions

Promotion Period and Eligibility of Welcome Offer:

- 1. The promotion period runs from now until 31 December 2025 (“Promotion Period”).
- 2. Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) and BOC Chill 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.
- 3. 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.
- 4. 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:

- 5. 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)	Extra Welcome Offer
BOC Cheers Visa Infinite Card	225,000 Points	Accumulate spending of HK\$12,000 or above	75,000 Points 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 28 February, 2026)
BOC Cheers Visa Signature Card	150,000 Points	Accumulate spending of HK\$10,000 or above	
BOC Chill Card	HK\$500 Cash Rebate	Accumulate spending of HK\$5,000 or above	Not applicable

Spending Period Example:

Card Issuance Date	Spending Period
8 January 2025	8 January 2025 to 31 March 2025
10 December 2025	10 December 2025 to 28 February 2026

- 6. Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, unposted 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, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip and any other category as may be defined by the Company at its sole discretion from time to time. Main card and additional/supplementary card spending will be combined for calculation.
- 7. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- 8. Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
- 9. 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.
- 10. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- 11. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited for properly defining above spending categories counted as Eligible Transaction.
- 12. 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:

- 13. 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).
- 14. The Gift Points of Extra Welcome Offer awarded for BOC Cheers Card 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).
- 15. The Cash Rebate awarded for BOC Chill Card will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card.
- 16. 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:

- 17. 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.
- 18. 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.

19. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
20. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
21. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.
22. 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.
23. 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.
24. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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