

Terms and Conditions of “Spending Offers for BOC Chill Card Selected Customers”:

1. The Spending Offers for BOC Chill Card Selected Customers (the “Promotion”) is only applicable to selected customers (the “Customers”) who received the promotional email (the “Promotional Email”) and SMS of this Promotion from BOC Credit Card (International) Limited (the “Company”).
2. This Promotion is only applicable to selected cardholders of the BOC Chill Card issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”).
3. The Promotion runs from 7 to 30 June 2024 (both dates inclusive) (the “entire Promotion Period”).
4. Each Customer who makes a single net spending amount of HK\$100 or above on retail transaction will be eligible to enjoy a HK\$50 cash rebate. Each Customer who makes a cumulative spending of HK\$2,000 or above in overseas and online retail spending can enjoy a HK\$100 cash rebate. Each Customer can enjoy a maximum of HK\$150 Cash Rebate during the entire Promotion Period.
5. “Eligible transaction” refers to a local, online or overseas retail transaction with a single net spending amount of HK\$100 or above, and/or overseas and online retail transaction with a cumulative spending of HK\$2,000 or above made with an Eligible Credit Card during the entire Promotion Period, and excludes Alipay HK and WeChat Pay transactions, amounts redeemed under “Instant Reward” transactions, Cash Advances, Cash Before Card 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 banking bill payments, online payment system payments to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards/gift 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 and stock monthly contribution and property purchases), casino and gambling transactions, transactions for charity donations and to non-profit organisations, person to person (P2P) fund transfers via mobile device/app/electronic platforms, 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.

6. 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 abovementioned designated categories.
7. All transactions will be counted based on the transaction date and only Eligible Transactions posted to an Eligible Credit Card account within 7 days from the transaction date will be counted.
8. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate. Each Customer can enjoy a maximum of HK\$150 Cash Rebate during the entire Promotion Period.
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 loss (financial 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 (refer to Clause 5) will not be counted as Eligible Transactions.
10. 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.
11. The Cash Rebate will be credited to the main cardholders’ account on or before 30 September 2024. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
12. 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 or transferrable.
13. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the cash rebate.
14. 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.
15. The Company reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion.
16. 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.

17. 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.
18. 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!