

Terms and Conditions of “Extra Reward for Account Opening and Credit Card” and “Branch Extra Reward”

1. The promotion period runs from 9 January 2026 until 31 March 2026 (both dates inclusive) (“Promotion Period”).
2. “Extra Reward for Account Opening and Credit Card”: Customer is required to fulfill below all requirements (“Eligible Customer”) to enjoy Extra Reward for Account Opening and Credit Card (“Extra Reward for Account Opening and Credit Card”):
 - i. Aged 18 or above, AND
 - ii. New customer who successfully open the Bank of China (Hong Kong) Limited (“BOCHK”) savings or current account in single account at BOCHK Branches or “QR Account Opening” Service at branches with mobile phones or via BOCHK Mobile Banking Application, AND
 - iii. Apply for Eligible Credit Card (Eligible Credit Card refers to clause 4) within 10 days from the date of account opening from any application channels, AND
 - iv. Customer must be a new main cardholder of BOC Credit Card, which have not cancelled or were once main cardholders of any of BOC Credit Card in the 12 months prior to the date of application (“New BOC Credit Card Customer”), AND
 - v. Eligible Credit Card have to be approved by 30 April 2026, and fulfill designated welcome offer spending requirement from of respective credit card (Spending Requirement refers to Clause 6).
3. “Branch Extra Reward”: New BOC Credit Card Customer who applied for Eligible Credit Card(s) (Eligible Credit Card refers to Clause 4) within the promotion period via BOCHK branches and approved by 30 April 2026 and fulfill relevant spending requirement of respective credit card welcome offer (Spending Requirement refers to Clause 6), are entitled for Branch Extra Reward.
4. “Extra Reward for Account Opening and Credit Card” and “Branch Extra Reward”: (hereinafter together referred to as “Extra Offer”), are only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard), BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card) and BOC Taobao World Mastercard or designated credit card from time to time (“Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong.
5. Extra 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.
6. Eligible Credit Card Cardholder (“the Cardholder”) is required to activate the credit card and fulfill the below spending requirement of respective credit card welcome offer within the first month and following 2 calendar months of card issuance (“Spending Period”) (Refer to Example) to be eligible for the Extra Offer:

Eligible Credit Cards	Fulfill Spending Requirement of <u>Basic Welcome Offer of Credit Card</u>	Extra Offer	
		Extra Reward for Account Opening and Credit Card	Branch Extra Reward
BOC Cheers Card	BOC Cheers Visa Infinite Card: Earn 225,000 Gift Points with accumulate spending of HK\$12,000 or above	50,000 Gift Points	25,000 Gift Points
	BOC Cheers Visa Signature Card: Earn 150,000 Gift Points with accumulate spending of HK\$10,000 or above		
BOC Chill Card	BOC Chill World Mastercard: Earn HK\$500 Cash Rebate with accumulate spending of HK\$5,000 or above	HK\$200 Cash Rebate	HK\$100 Cash Rebate
	BOC Chill Platinum Mastercard: Earn HK\$300 Cash Rebate with accumulate spending of HK\$3,000 or above		
BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card)	Enjoy HK\$500 SOGO eGift Certificate with accumulate spending of HK\$5,000 or above	HK\$200 Cash Rebate	HK\$100 Cash Rebate
	10% Cash Rebate for Mobile Spending, with maximum rebate cap of HK\$300 Cash Rebate		
BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card)	10% Cash Rebate via Mobile Spending, with maximum cap of HK\$500 Cash Rebate	<u>Extra HK\$200 Cash Rebate Cap on top of maximum Cash Rebate for Basic Welcome Offer “10% Cash Rebate for Mobile Spending”</u>	<u>Extra HK\$100 Cash Rebate Cap on top of maximum Cash Rebate for Basic Welcome Offer “10% Cash Rebate via Mobile Spending”</u>
BOC Taobao World Mastercard	10% Cash Rebate via Mobile Spending, with maximum cap of HK\$300 Cash Rebate		

*For Basic Welcome Offer of Credit Card, please refer to respective credit card product website for more details.

Applicable to Basic Welcome Offer of “10% Cash Rebate for Mobile Spending”

Customer Type	Fulfill Requirement	Basic Welcome Offer	Extra Offer
1.	Fulfill Extra Reward for Account Opening and Credit Card (refers to Clause 2)	10% Cash Rebate for Mobile Spending, maximum HK\$500 Cash Rebate (applicable to BOC Go Card) or HK\$300 (applicable to BOC SOGO Visa Card/ BOC Taobao World Mastercard)	Extra HK\$200 Cash Rebate Cap on top of maximum Cash Rebate for Basic Welcome Offer, total HK\$700 (applicable to BOC Go Card) or HK\$500 (applicable to BOC SOGO Visa Card/ BOC Taobao World Mastercard)
2.	Fulfill Extra Offer Branch Extra Reward (refers to Clause 3)		Extra HK\$100 Cash Rebate on top of maximum Cash Rebate for Basic Welcome Offer Rebate, total HK\$600 (applicable to BOC Go Card) or HK\$400 (applicable to BOC SOGO Visa Card/ BOC Taobao World Mastercard)
3.	Fulfill “Extra Offer for Account Opening and Credit Card” & “Branch Extra Reward” (refers to Clause 2 &3)		Extra HK\$300 Cash Rebate Cap on top of maximum Cash Rebate for Basic Welcome Offer, total HK\$800 (applicable to BOC Go Card) or HK\$600 (applicable to BOC SOGO Visa Card/ BOC Taobao World Mastercard)

Spending Period Example :

Extra Offer for Account Opening and Credit Card:

Account Opening Date	Eligible Credit Card Application Date	Eligible Credit Card Issuance Date	Spending Period
9 January 2026	13 January 2026	22 January 2026	22 January 2026 to 31 March 2026
31 March 2026	7 April 2026	30 April 2026	30 April 2026 to 30 June 2026

Branch Extra Reward:

Card Issuance Date	Spending Period
9 January 2026	9 January 2026 to 31 March 2026
20 April 2026	20 April 2026 to 30 June 2026

7. Eligible transaction of 10% Cash Rebate via Mobile Spending includes retail transactions made via QR Code Payment in UnionPay, Apple Pay, Google Pay, Samsung Pay and Huawei Pay (if applicable). "QR Code Payment in UnionPay" means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Ineligible Transaction includes but not limited to cash advance, Cash Before Card, unposted amount of merchant instalment program, annual fee, financial fee, handling fee, bill payment to other credit card/ personal loan, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment instalment, payment by credit card via internet banking or online payment system to designated merchants (including but not limited to PayPal or Alipay), 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-Wallets, transactions via Alipay, WeChat Pay, PayMe, BoC Pay+ and person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip, any unauthorized transaction and any other category as may be defined by the Company at its sole discretion from time to time. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
8. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD & RMB spending will be combined for transaction amount calculation for Eligible Credit Card and every RMB ¥ 1 will be calculated as HK\$1.
9. 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).
10. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Cash Rebate.

11. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International 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.
13. Extra Offer 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 respective Credit Card basic Welcome Offer requirements (if applicable). If Customer holds more than 1 Eligible Credit Card account and fulfills all requirements, the Extra Offer will be credited to the highest tier Eligible Credit Card account (the credit card tier in descending order is BOC Cheers Visa Infinite Card, BOC Go UnionPay Diamond Card, BOC Chill World Mastercard, BOC Taobao World Mastercard, BOC Cheers Visa Signature Card, BOC SOGO Visa Signature Card, BOC SOGO Visa Platinum Card, BOC Go UnionPay Platinum Card and BOC Chill Platinum Mastercard).
14. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card upon fulfillment of all requirements (if applicable).
15. Each Eligible Credit Card Cardholder can only enjoy “Extra Reward for Account Opening and Credit Card” and “Branch Extra Reward” once. The status of the credit card accounts and BOCHK savings or current account in single account (if applicable) being rewarded must be normal, valid and in good credit condition, whose accounts are valid and in good standing during the time the Extra Offer are being awarded, otherwise the Extra Offer will be forfeited and will not be entitled to any award in any other format without prior notice.
16. If multiple redemption of Extra 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 Offer to the Cardholder’s credit card account without prior notice. If the Extra 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.
17. For the record of savings or current account in BOCHK single account, BOCHK’s system record shall prevail.
18. In the event of termination of the credit card account, violation of the Credit Card User Agreement/ Credit card Agreement or the card account being in default, the Extra Offer within promotion period entitlement will be forfeited automatically forthwith.
19. The Company will verify the transaction record to confirm the Extra 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.
20. All 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.
21. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
22. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.

23. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. 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.
25. BOCHK and/or the Company reserves the right to change, suspend or terminate the Extra 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.
26. 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 US 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 payment. For compatible devices and more details about Samsung Pay, please refer to samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

Terms and Conditions of “Exclusive Limited-Time Reward for Mortgage Customers – Extra HK\$300 Welcome Offer”

1. The Promotion Period is from 1 January to 31 March 2026 (both dates inclusive, “Promotion Period”).
2. “Exclusive Limited-Time Reward for Mortgage Customers – Extra HK\$300 Welcome Offer” (the “Promotion”) is only applicable to (1) BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), (2) BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard), (3) BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), (4) BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card), (5) BOC Taobao World Mastercard (“Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong.
3. The Promotion is only applicable to mortgage customer who holds an effective Bank of China (Hong Kong) Limited (“BOCHK”) mortgage loan account for residential property applied in the name of an individual (including joint mortgage) in Hong Kong (“Eligible Customer”).
4. The Eligible Customer must be a new BOC credit card customer who has not held or cancelled any Main Card of BOC credit card issued by the Company during the 12 months prior to the date of card application.
5. Eligible Customer who successfully applies within the Promotion Period and card issued on or before 30 April 2026 of Eligible Credit Card will be entitled for the offer of HK\$300 Cash Rebate (“Exclusive Limited-Time Reward”). Each Eligible Customer can only enjoy the Exclusive Limited-Time Reward only once.
6. The relevant Cash Rebate will be posted as free spending credit to the Main cardholder’s account of the Eligible Credit Card on or before 30 June 2026. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
7. Should two or more Eligible Credit Cards be successfully approved within the Promotion Period, Eligible Customer will receive the Exclusive Limited-Time Reward only once, the cash rebate will be credited to the Main Card account of the first successfully approved Eligible Credit Card.
8. The Exclusive Limited-Time Reward of this Promotion is not applicable to staff of BOCHK.
9. The Promotion cannot be enjoyed in conjunction with extra welcome offers of other card promotion programs.
10. If multiple redemptions of Exclusive Limited-Time Reward has occurred 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 Exclusive Limited-Time Reward to the cardholder’s account without prior notice.
11. 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 reward entitlement will be forfeited automatically forthwith.
12. The Company will verify the application record to confirm the reward of the Promotion entitlement of each cardholder. In all conditions, the Company’s record shall prevail.
13. The Cash Rebate meant exclusively for retail purchases and cannot be used for cash advances, settlements of financial charges or any previous outstanding balances 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 nor transferrable.
14. Eligible Customer will be eligible for the basic welcome offer of the Eligible Credit Card upon successfully applied and fulfilled related spending requirements (if applicable). The basic welcome offer of Eligible Credit Card is subject to relevant terms and conditions, please visit relevant product webpage for details.
15. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. 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.
17. 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.
18. 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.

Chill Card Extra HK\$168 Welcome Offer

1. Promotion period is from 1 January to 31 March 2026 (both dates inclusive) ("Promotion Period"). Only applicants whose BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the extra HK\$168 Cash Rebate.
2. This offer is only applicable to customers who receive this promotional materials and Banking TrendyToo customers refer to personal customers aged 18-40 who taken up Integrated Account
3. Services from 1 January to 31 March 2026.
4. Only applicants who are not have cancelled any BOC Credit Card, or were once cardholders of the BOC Credit Card in the 12 months prior to the date of application, will be entitled to the offer upon approval of application. The Cash Rebate will be credited to the main cardholder's account according to the Issuance Date below. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

Eligible Credit Card Issuance Date	Rebate Credit Date
1 January to 31 March 2026 (both dates inclusive)	On or before 30 September 2026

5. If multiple redemptions of welcome offer have occurred, or the main credit card account is cancelled within 12 months from card issuance, BOC Credit Card (International) Limited (the "Card Company") reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice.
6. The Card Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Card Company's record shall prevail.
7. The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlements of financial charges or any previous outstanding balances 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 nor transferrable.
8. No person other than the cardholder and the Card 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.

Chill Card Welcome Offer

1. The promotion period runs until 31 December 2026. Only applicant whose BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
2. In addition to the aforementioned "Extra HK\$168 Welcome Offer", Eligible Customers who successfully applied for BOC Chill World Mastercard during the promotion period and meet the relevant spending requirement will be eligible for the Welcome Offer of "HK\$500 Cash Rebate", up to a total of HK\$668.
3. In addition to the aforementioned "Extra HK\$168 Welcome Offer", Eligible Customers who successfully applied for BOC Chill Platinum Mastercard during the promotion period and meet the relevant spending requirement will be eligible for the Welcome Offer of "HK\$300 Cash Rebate", up to a total of HK\$468
4. The "Chill Card Welcome Offer" are subject to relevant terms and conditions. For details, please visit www.bochk.com/s/a/chill_e.

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