

## **Terms and Conditions of BOC Chill Card Promotional Offers**

### **Terms and Conditions of “BOC Chill Card – Ice Cream Giveaway Promotion”**

1. The promotion period runs from 5 to 9 September 2024 (both dates inclusive).
2. The promotion is only applicable to cardholders of BOC Chill Cards issued in Hong Kong bearing the BOC logo (the "Eligible Credit Card") or/and valid student cards issued by designated higher education institutions in Hong Kong (the "Eligible Student Cards"). Please visit Education Bureau webpage for list of institutions: <https://www.edb.gov.hk/en/edu-system/postsecondary/local-higher-edu/institutions/index.html>.
3. During the promotion period, the customer must present an Eligible Credit Card or Eligible Student Card to redeem a cup of soft-serve ice cream of a designated flavour ("Gift") at the specified time and venue.
4. Each eligible customer can only redeem 1 cup of ice cream per day. Gifts are available while stocks last.
5. The customer must present the original copy of an Eligible Credit Card or Eligible Student Card to redeem the Gift. In case of any dispute, BOC Credit Card (International) Limited ("the Company") reserves the right to require customers to provide original copies of relevant documents or evidence for purpose of identity verification.
6. The Gift cannot be exchanged for other gifts, and is also non-refundable and not for sale.
7. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
8. In the event of any force majeure reason, including infectious diseases, epidemic, pandemic, outbreak of diseases, fire, casualties, accidents, acts of God, natural disasters, regulatory updates by the government or any law enforcement authorities, law enforcement, legislation, orders, declarations, regulations, demands or stipulations, political unrest, social disorder, civil unrest, riots, rebellions or disturbances with the intent of the government to hinder, counter or defend against unrest, strikes, labour disputes, shortages of labour or skilled workers, shortages of products or raw materials or lack of supply, shipping or traffic delay or any other reasons (whether or not similar to the foregoing) beyond the reasonable control of BOCHK, which results in the inability of BOCHK to perform its obligations under these Terms and Conditions, BOCHK shall not be liable to the extent of such prejudices.
9. All scheduled events will be cancelled under the following conditions, and the

events will not be replaced with other events: (1) Typhoon Signal No. 8 or above, Red or Black Rainstorm Warning or "Extreme Conditions" is hoisted by the Hong Kong Observatory or other respective governing bodies, and (2) Less than 2 hours before the event ends from the time Typhoon Signal No. 8, Red or Black Rainstorm Warning or "Extreme Conditions" is cancelled.

10. 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.
11. BOCHK and/or the Company are not the service providers of the Merchant's products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Merchant should be directed to the respective service providers. BOCHK and/or the Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the Merchant. The Merchant is solely responsible for all obligations and liabilities.
12. BOCHK and/or the Company reserves the right to change, suspend or cancel this Promotion or revise its terms and conditions at their discretion, and reserve the right of final decision on all matters and disputes.
13. 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.

#### **Terms and Conditions of Limited-time Extra HK\$100 Welcome Offer**

1. The promotion period runs from 2 to 30 September 2024 (both dates inclusive).
2. Only applicants whose BOC Chill Card (the "Eligible Credit Card") application is submitted within the promotion period and approved on or before 30 November 2024 will be eligible for the HK\$100 Cash Rebate.
3. This offer is only applicable to customers who apply for the Eligible Credit Card through the designated application link on the promotional materials for this event.
4. The Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Company's record shall prevail.
5. Only applicants who had cancelled their Cards or were not cardholders of the BOC Chill Card in the 12 months prior to the date of application will be entitled to the offer upon approval of application.
6. The Cash Rebate will be credited to the main cardholder's account on or before 31 December 2024. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

7. If multiple redemptions of welcome offer have 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 welcome offer from the cardholder's account without prior notice.
8. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
9. 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.
10. 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.
11. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.

#### **Terms and Conditions of Welcome Offer**

1. The promotion period runs from now until 31 December 2024. Only applicants whose BOC Chill Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
2. Successful Eligible Credit Card applicants are required to accumulate spending of HK\$5,000 or above within the first month and following two calendar months of card issuance ("Spending Period") (refer to Example), can enjoy the HK\$500 Cash Rebate (the "Welcome Offer"). Eligible Transactions includes retail transactions. Eligible Transactions do not include cash advances, Cash Before Card, posted amounts of merchant instalment programmes, annual fees, financial fees, handling fees, balance transfers, gift redemption fees, net of amounts redeemed under 'Instant Reward', online bill payments, online bill payment instalments, payments by credit card via internet banking or online payment systems to designated merchants, tax payments, mail orders, telephone or fax orders, casino transactions, Octopus Add-Value transactions, purchase and/or reloading of store-value cards/gift cards or e-wallets, person to person (P2P) fund transfers via mobile devices/apps/electronic platforms, gift delivery charges, investments and any other transactions without sales slips. Main cardholder and additional cardholder spending can be combined for calculation of accumulated spending.

**Example:**

<b>Card Issuance Date</b>	<b>Spending Period (within the first month and following two calendar months of card issuance)</b>
10 February 2024	10 February 2024 to 30 April 2024
26 May 2024	26 May 2024 to 31 July 2024

3. Only Eligible Transactions posted to the Eligible Credit Card account within 7 days from the transaction date will be counted.
4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
5. Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currencies but excludes foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
6. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
7. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any losses, 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 will not be counted as Eligible Transactions.
8. 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.
9. Applicants who are existing main cardholders of BOC Credit Cards and/or BOC Dual Currency Credit Cards (Additional Cards, Business Cards, Commercial Cards, Intown Virtual Cards, US Dollar Cards, Credit Cards issued in Macau SAR and Private Label Cards are all excluded), and/or the 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, will not be entitled to the welcome offer for main cardholders upon approval of application.
10. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders’ account within 3 months after Spending Period upon fulfilment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
11. If multiple redemptions of welcome offer have occurred or any of the transactions to fulfil 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 to the cardholder's account without prior notice.

12. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
13. Upon confirmation of the selection of the welcome offer, the welcome offer cannot be altered, or exchanged for cash or other gifts.
14. 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.
15. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder 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 were not applied for at the same time, the gift for the credit card first approved will be offered.
16. No person other than the 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.
17. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.

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