

Terms and Conditions of “BOC Chill Platinum Mastercard – Up to 4% Cash Rebate for Tuition Fee Payment to Designated Post-secondary or Specialised Education” (the “Promotion”):

1. The Promotion runs from 1 September to 31 December 2025 (both dates inclusive) (the **“Promotion Period”**).
2. The Promotion is only applicable to BOC Chill Platinum Mastercard issued by BOC Credit Card (International) Co., Ltd (**“Company”**) in Hong Kong bearing the BOC logo (the **“Eligible Credit Card”**). The Eligible Credit Card Cardholder will be entitled to receive up to 4% cash rebate for eligible spending (as defined in Condition 3 below) made with their Eligible Credit Card.
3. **“Eligible Spending”** refers to tuition fee payment to designated merchants under bill payment (as defined in Condition 4 below) via BOC Mobile App or Personal Mobile Banking / Internet Banking within the Promotion Period.
4. **Designated merchants under bill payment** include: The Chinese University of Hong Kong, UOW College Hong Kong, City University of Hong Kong, The University of Hong Kong, The Hang Seng University of Hong Kong, The Education University of Hong Kong, Hong Kong Shue Yan University, Hong Kong Baptist University, The Hong Kong Academy for Performing Arts, Hong Kong Chu Hai College, The Hong Kong Polytechnic University, The Hong Kong University of Science & Technology, Hong Kong Metropolitan University, Centre for Advanced and Professional Studies (Saint Francis University), Lingnan University and Vocation Training Council.
5. A maximum of HK\$200 cash rebate can be rewarded to each Eligible Credit Card account during the entire Promotion Period.
6. During the Promotion Period, if the Eligible Credit Card has been converted or upgraded, the cash rebate will be credited to the new card account.
7. Eligible Transactions made with a supplementary card will be combined with those from the main card for calculation towards the cash rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled cash rebates.
8. To enjoy the cash rebate, the Eligible Spending will be counted on the respective transaction days and must be successfully posted on or before 14 January 2026. Upon verification of the Eligible Spending details by the Company, the cash rebate will be credited to the Eligible Credit Card account on or before 31 March 2026.
9. The Company will verify the transaction records to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company’s records and details recorded on the credit card sales slips, the Company’s records shall prevail.
10. 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 not refundable or transferrable.
11. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the cash rebate.

12. 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.
13. The Company reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion.
14. Cardholders must retain all original transaction sales slips for reference (if applicable). 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.
15. Customers are responsible for the relevant data charges incurred by using BOCHK Mobile App or Personal Mobile Banking / Internet Banking.
16. Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
17. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are the registered trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited. HUAWEI EXPLORE IT ON AppGallery and the HUAWEI EXPLORE IT ON AppGallery logo are the registered trademarks of Huawei Technologies Co., Limited.
18. All images and information are for reference only.
19. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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.
21. 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!