

### **Terms and Conditions of “BOC Chill Card – Chill Mega Rewards Spending Promotion”:**

1. BOC Chill Card – Chill Mega Rewards Spending Promotion (the “**Promotion**”) is only applicable to cardholders of BOC Chill Card (Including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) issued in Hong Kong bearing the BOC logo (the “**Eligible Credit Card**”).
2. The Promotion runs from 23 March to 31 May 2026 (both dates inclusive) (the “**entire Promotion Period**”) and divided into two phases (the “**Promotional Phase**”):
  - Promotional Phase 1: 23 March to 30 April 2026
  - Promotional Phase 2: 1 May to 31 May 2026
3. The Registration Period of the Promotion runs from 10:00 on 23 March 2026 to 23:59 on 14 June 2026 (the “**Registration Period**”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the BoC Pay+ mobile application (“**BoC Pay+**”), BOCHK Mobile Application or website of the Promotion ([www.bochk.com/s/a/chillmega\\_e](http://www.bochk.com/s/a/chillmega_e)) once during the Registration Period. The registration reference number will be announced when the registration is successful. The quota for registration is limited to the first 10,000 successful registered customers. The registration record and quota are calculated based on the computer record of the Company.
4. “**Eligible Spending**” refers to local, online or overseas retail transactions made with an Eligible Credit Card by means of a physical credit card or mobile payment (including Apple Pay/ Google Pay/ Samsung Pay), and excludes BoC Pay+, 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, 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 devices/apps/electronic platforms, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by BOC Credit Card (International) Limited (the “**Company**”) at its sole discretion from time to time.
5. “**Eligible Overseas Spending**” refers to retail transactions in foreign currencies at physical overseas merchants made with an Eligible Credit Card by means of a physical credit card or

mobile payment (including Apple Pay/ Google Pay/ Samsung Pay), excluding online transactions, E-wallet transactions (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK) , Instant Rewards transactions, Cash Advances, Cash Before Cash 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 systems 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, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and 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 Spending” and “Eligible Overseas Spending” (collectively, the “**Eligible Transactions**”), with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the Eligible Transactions.
7. All Promotion Period, Registration Period and transaction days based on Hong Kong Time.
8. The Promotion is only applicable to the successfully registered BOC Chill Card customers (the “**Eligible Customers**”) within the Registration Period. Each Eligible Customer (counted by the Identification Document Number) can enjoy the corresponding extra Cash Rebate by accumulating Eligible Spending as stated in below table within the Promotion Period. A maximum of HK\$600 Cash Rebate can be rewarded for each Eligible Customer during the entire Promotion Period. The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement.

Accumulated Eligible Spending Amount	Extra Cash Rebate	Maximum Cash Rebate during the entire promotional period
HK\$5,000 per phase	Enjoy an extra 3% Cash Rebate on the Eligible Overseas Spending (Max. HK\$150 Cash Rebate per phase) (23 March to 30 April 2026; 1 May to 31 May 2026)	HK\$300

HK\$20,000 during the entire promotional period	Extra 300 Cash Rebate	HK\$300
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9. A Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No cash rebate will be awarded if the customer registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted or upgraded, the Cash Rebate will be credited to the new card account.
10. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
11. Registration and Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the cash rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled cash rebates.
12. To enjoy the cash rebate, the Eligible Transactions will be counted on the respective transaction days and must be successfully posted on or before 14 June 2026. Upon verification of the Eligible Transactions details by the Company, the cash rebate will be credited to the main card account by 31 August 2026.
13. 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 records shall prevail.
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 or transferrable.
15. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the cash rebate.
16. 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.
17. The Company reserves the right to change, suspend or terminate the offer or amend the terms

and conditions at its sole discretion.

18. 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.
19. Customers are responsible for the data charges of downloading and/or using BoC Pay+ imposed by their service providers.
20. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI App Gallery or BOCHK website. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
21. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. 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 not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay).
22. All images and information are for reference only.
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 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.
25. 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 Welcome Offer for Existing Customer:**

1. The promotion period is from 23 March to 31 May 2026 ((both dates inclusive) ("**Promotion Period**").
2. Only applicants who apply for and are approved for an Eligible Credit Card within the Promotion Period, and who make an Eligible Transaction (refer to Terms and Conditions of "BOC Chill Card – Chill Mega Rewards Spending Promotion" #4) with any amount will be eligible to HK\$200 cash rebate (the "**Welcome Offer**")
3. Upon successful application approval, customers must register using their Eligible Credit Card within the Registration Period.
4. Welcome offer is only 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). Welcome offer is not applicable to staff of Bank of China (Hong Kong) Limited.

5. To enjoy the cash rebate, the Eligible Transactions will be counted on the respective transaction days and must be successfully posted on or before 14 June 2026. Upon verification of the Eligible Transactions details by the Company, the cash rebate will be credited to the main card account by 31 August 2026.

SVF License Number : SVFB072

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