

Terms and Conditions of BOC Chill Card Promotional Offers

BOC Chill Platinum Mastercard Extra HK\$300 Welcome Offer:

1. Promotion period is from 21 July to 31 December 2026 (both dates inclusive) ("Promotion Period"). Only applicants whose BOC Chill Platinum Mastercard (the "Eligible Credit Card") application is approved within the promotion period and meet the spending requirements for the "BOC Chill Platinum Mastercard Welcome Offer" (as detailed below) are entitled to extra HK\$300 Welcome Offer, bringing the total rebate to up to HK\$600.
2. This offer is only applicable to customers who apply for the Eligible Credit Card through the designated application link www.bochk.com/s/a/chillmp662 on the promotional materials for this promotion or full-time student of local university who apply for the Eligible Credit Card at any branches of Bank of China (Hong Kong).
3. Only applicants who have not cancelled any BOC Credit Card or were not 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
21 July to 31 December 2026 (both dates inclusive)	On or before 30 June 2027

4. 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.
5. 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.
6. 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.
7. 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.

BOC Chill Platinum Mastercard Welcome Offer:

1. The promotion period runs from now until 31 December 2026. Only applicant whose BOC Chill Platinum Mastercard (the "Eligible Credit Card") application is approved within the promotion period and meet the relevant spending requirement will be eligible for the Welcome Offer of "HK\$300 Cash Rebate".
2. The offers of "Welcome Offer of Cash Rebate" are subject to relevant terms and conditions. For details, please visit www.bochk.com/s/a/chillmp662_e.

BOC Chill Platinum Mastercard – Up to 4% Cash Rebate for Tuition Fee Payment to Designated Post-secondary or Specialised Education:

1. The Promotion runs from 21 July to 31 December 2026 (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 2027. 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 2027.
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.

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

1. The promotion period runs from now until 31 December 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 3) within 1 calendar month 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 31 January 2027, and fulfill designated spending requirement of respective credit card (Spending Requirement refers to Clause 5).
3. “Extra Reward for Account Opening and Credit Card” (hereinafter together referred to as “Extra Offer”), are only applicable to BOC Bliss Card, 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.

4. 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.
5. Eligible Credit Card Cardholder (“the Cardholder”) is required to activate the credit card and make accumulate spending requirement of HK\$500 or above within one month of card issuance (“Spending Period”) (Refer to Example) to be eligible for extra 25,000 Gift Points (Applicable to BOC Cheers Card only) or HK\$100 Cash Rebate (Applicable to other Eligible Credit Card).

Spending Period Example:

Account Opening Date	Eligible Credit Card Application Date	Eligible Credit Card Issuance Date	Spending Period
1 October 2026	10 October 2026	20 October 2026	20 October 2026 to 20 November 2026
30 December 2026	15 January 2027	20 January 2027	20 January 2027 to 20 February 2027

6. Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, unposted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under ‘Instant Reward’, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, 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-wallet, Alipay, WeChat Pay, PayMe and BoC Pay+, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip, any other categories as may be defined by The Company at its sole discretion from time to time and any other unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company. Main cardholder and additional/supplementary cardholder spending will be combined for calculation.

7. 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.
8. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
9. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International Limited for properly defining above spending categories counted as Eligible Transaction.
10. 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.
11. 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 designated spending 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 Bliss Card, 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).
12. Each Eligible Credit Card Cardholder can only enjoy “Extra Reward for Account Opening and Credit Card” 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.

13. 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.
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. For the record of savings or current account in BOCHK single account, BOCHK's system record shall prevail.
16. 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.
17. 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.
18. 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.
19. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
20. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.

21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. 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.
23. 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.
24. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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