

**Terms and Conditions of BOC Credit Card “Bill Payment to other credit card/ personal loan” 50% Handling Fee Rebate:**

1. BOC Credit Card “Bill Payment to other credit card/personal loan” 50% Handling Fee Rebate (the “Promotion”) is only applicable to cardholders of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Cards”), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
2. The Promotion runs from 1 August to 31 August 2025 (both dates inclusive) (the “Promotion Period”).
3. During the Promotion Period, a main cardholder who transfer the outstanding balance from other financial institution (non BOC Credit Card (International) Ltd (the “Company”)) credit card/ revolving loan/ personal loan/ personal overdraft account(s) (refer to the merchant category of "Banking and Credit Card Services", "Credit Services", or "Securities Broker") (the “Eligible Transaction”) to the Eligible Credit Card under the name of the same main cardholder, will be entitled to the 50% handling fee rebate.
4. **To make Eligible Transaction with an Eligible Credit Card, a handling fee of 1% of the transaction amount (the “Handling Fee”) will be charged for each transaction, and the relevant Handling Fee will be debited from the designated account once the transaction is confirmed. The handling fee rebate will be credited to the designated account accordingly.**
5. **The Promotion is not applicable to cardholders who have made Eligible Transaction between 1 May 2025 and 31 July 2025.**
6. **Each cardholder (counted by the number of Proof of Identity) will only be entitled to a maximum of HK\$1,000 handling fee rebate during the promotion period.**
7. All Eligible Transaction will be counted on the transaction days. Eligible Transaction must be successfully posted on or before 7 September 2025.
8. The handling fee rebate will be credited to the Eligible Credit Card account on or before 30 November 2025 upon verification of the Eligible Transaction and will be posted in the November or December 2025 monthly statement of the cardholder. If cardholder has more than one main Eligible Credit Card accounts, the handling fee rebate will be credited to the most recently opened and activated Eligible Credit Card account.
9. Only cardholders whose Eligible Credit Card accounts are valid and in good standing during the Promotion Period and at the time the handling fee rebate being awarded will be eligible for the Promotion and the handling fee rebate. In the event of termination of the Eligible Credit Card account, violation of the Credit Card Agreement/ User Agreement or forfeiture of the handling fee rebate reward during the Promotion or at the time the reward is being awarded, the handling fee rebate will be cancelled automatically forthwith.
10. The handling fee rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. All handling fee rebate awarded is only for retail spending after the handling fee rebate being awarded and cannot be used to offset any cash advances, finance charges or outstanding balances incurred before the handling fee rebate being awarded.
11. Any fraud and abuse will result in the forfeiture of a customer’s eligibility to participate in the Promotion. Should an Eligible Transaction be cancelled after the handling fee rebate being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
12. The above products and services are subject to the relevant terms and they will be shown on the transaction screen of the internet banking / mobile banking.
13. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. 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 benefit of any of the provisions of these terms and conditions.
15. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.
16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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