

**Terms and Conditions for “Up to HKD1,000 cash rebate for online applications”:**

1. The Promotional Period is from 1<sup>st</sup> December to 31<sup>st</sup> December 2021 (both dates inclusive). Details of Promotion Phase and Rebate Date as follow:

Promotion Phase	Rebate Date
1 <sup>st</sup> December to 31 <sup>st</sup> December 2021	On or before 31 <sup>st</sup> March 2022

The cash rebate will be automatically credited into the eligible HKD credit card account and shown on the March or April 2022 monthly statement.

2. Cardholders successfully apply for "Cash Installment" Plan or "Statement Installment" Plan ("Services") through BoC Pay, internet banking, mobile banking, BOCHK website or official account of BOCHK Credit Card on WeChat (WeChat ID: BOCHK\_CC) ("e-Channel") with an aggregate amount of HKD/RMB10,000 to HKD/RMB49,999 during promotion period will be entitled to HKD100 cash rebate, or an aggregate amount of HKD/RMB50,000 to HKD/RMB99,999 during promotion period will be entitled to HKD300 cash rebate, or an aggregate amount of HKD/RMB100,000 to HKD/RMB199,999 during promotion period will be entitled to HKD500 cash rebate, or an aggregate amount of HKD/RMB200,000 to HKD/RMB299,999 during promotion period will be entitled to HKD800 cash rebate, or an aggregate amount of HKD/RMB300,000 or above during promotion period will be entitled to HKD1,000 cash rebate. The cash rebate is only applicable for tenor of 12 months or above for installment products. Regardless of the number of eligible cards held by a cardholder, each eligible cardholder (under the same HKID number) will only be entitled to maximum HKD1,000 cash rebate in the promotion phase.
3. The cash rebate is not applicable to "Online Bill Payment Installment" Plan / "Tax Installment Plan with preferential monthly handling fee offer" and one-off handling fee for "Cash Installment" Plan / "Statement Installment" Plan.
4. If cardholder has more than one main BOC Credit Card accounts, the cash rebate will be credited to the most recently opened and activated eligible main BOC Credit Card account.
5. The cash rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Cash rebate can only be used to offset retail spending after the cash rebate has been awarded and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the cash rebate was awarded.
6. BOC Credit Card (International) Limited (the "Company") reserves the right to amend the above promotions content and terms and conditions at its sole discretion without prior notice.
7. In case of any dispute arising out of this promotion, the decision of the Company shall be final and conclusive.