

Terms and Conditions of “Enjoy 5% Cash Rebate with BOC Credit Card for Selected Customers” Spending Promotion:

1. The “Enjoy 5% Cash Rebate with BOC Credit Card for Selected Customers” Spending Promotion (the “Promotion”) is only applicable to the selected customers (the “Customers”), who received the promotional email and/or SMS from BOC Credit Card (International) Limited (the “Company”).
2. This Promotion is only applicable to personal cardholders of BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), but excluding BOC Credit Cards issued in the mainland and Macau, Private Label Cards, BOC Purchasing Cards and USD Credit Cards.
3. The Promotion runs from 1 April to 30 June 2023 (both dates inclusive) (the “Promotion Period”), and is divided into 3 phases (the “Promotion Phase”):
 - (i) Phase 1 is from 1 April to 30 April 2023;
 - (ii) Phase 2 is from 1 May to 31 May 2023;
 - (iii) Phase 3 is from 1 June to 30 June 2023;
4. The registration period of the Promotion runs from 10:00 on 1 April to 23:59 on 30 June 2023 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via BOCHK website of the Promotion once during the Registration Period (the “Registration”). The Registration reference number will be announced when the Registration is successful.
5. “Eligible Transaction” refers to the local, online or overseas retail spending made with an Eligible Credit Card during the entire Promotion Period (the “Eligible Transaction”), excluding any transactions made via AlipayHK and WeChat Pay HK, or at physical stores/online stores of respective designated merchants with spending privileges kick-started by the Company during the entire Promotion Period (including but not limited to the “Up to 15% Cash Rebate at SOGO”; the Company will state in the specific webpage of this Promotion and other promotion materials of those specific spending promotions regarding the classification of such related spending to be ineligible transactions for the Promotion), Instant Rewards transactions, 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 or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value 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 and mutual fund payments), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

6. Each Customer (counted by the Identification Document Number) must register for this Promotion successfully during the Registration Period and accumulates designated Eligible Transactions (refer to SMS/email) with an Eligible Credit Card during the entire Promotion Period can enjoy 5% cash rebate (the "Rewards"). Each customer can enjoy a maximum Reward of HK\$500 in each Promotion Phase, and a maximum Reward of HK\$1,500 during the whole Promotion Period.
7. Eligible Transactions made overseas will be based on the amount in Hong Kong Dollars after conversion posted in the credit card statement. For Eligible Transactions made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB 1 spent will be calculated as HK\$1.
8. All Eligible Transactions will be counted on the transaction days and must be successfully posted on or before 7 July 2023.
9. The Promotion Period, Registration Period and transaction dates are based on Hong Kong Time.
10. The Rewards will be rounded to the nearest dollar and credited to the first successfully registered Eligible Credit Card account on or before 31 August 2023 upon verification of the transaction details/ promotional event record and will be posted in the August or September 2023 monthly statement of the Customer.
11. 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 Rewards will be awarded if the Customer registers/spends with any card other than an Eligible Credit Card. The Rewards will be automatically credited to the first registered main card account. During the entire Promotion Period and up to the time the Rewards have been awarded, if the registered credit card has been converted or upgraded, the Rewards will be credited to the new card account.

12. Registration and Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the Rewards. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Rewards.
13. 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.
14. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the 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. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as an Eligible Transaction.
16. A Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the entire Promotion Period and up to the time the Rewards have been awarded will be eligible for the Promotion and the Rewards. In the event of termination of the credit card account, violation of the Credit Card Agreement/Card User Agreement or forfeiture of the Rewards during the Promotion and up to the time the Rewards have been awarded, the Rewards will be cancelled automatically forthwith.
17. The Rewards cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Rewards can only be used to offset retail spending after the Rewards have been awarded and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the Rewards were awarded.
18. Any fraud or abuse will result in the forfeiture of Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Rewards have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

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 Bank of China (Hong Kong) Limited ("BOCHK") or 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. BOCHK and/or the Company reserves the right to change, suspend or terminate the Promotion or to amend its terms and conditions at their sole discretion. All matters and disputes are subject to the final decision of the Company and/or BOCHK.
22. The above products, services and offers are bound by the relevant terms & conditions, please refer to marketing materials or contact BOCHK staff for details.
23. 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!