

Terms and Conditions for “Up to HK\$800 Tax Payment Reward”:

1. “Enjoy Up to HK\$800 Cash Rebate for Tax Payment” (the “Tax Payment Promotion”) is only applicable to personal cardholders of BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), but excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards and BOC Credit Cards issued in the mainland and Macau,
2. The registration period of the Tax Payment Promotion runs from 10:00 on 5th March to 23:59 on 31st March 2025 (the “Registration Period”). To participate in the Tax Payment Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register the Tax Payment Promotion once during the Registration Period. The Registration reference number will be announced when the Registration is successful. Registration channels including: (i) BoC Pay / BoC Pay+ mobile application and registration period runs from 10:00 on 5th March to 23:59 on 31st March 2025, and (ii) website of “Enjoy Up to HK\$800 Cash Rebate for Tax Payment” promotion (https://www.bochk.com/s/a/tax_e), BOCHK Mobile Application or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) and registration period runs from 10:00 on 14th March to 23:59 on 31st March 2025
3. If the customer holds more than one eligible credit card account, he/she only needs to register once with one of the eligible credit cards. Customers who register and/or make spending/tax payment with non-eligible credit cards in their name will not be entitled to cash rebates.
4. Once registration is completed, all registration information will be included in the record and cannot be canceled, changed or converted. The registration record obtained by the customer through the registration system does not mean that the Company has confirmed that the customer is eligible for cash rebates.
5. The Promotion consists of 2 offers “Enjoy Up to HK\$400 Cash Rebate for Tax Payment” (refer to clause 5a) “Enjoy Up to Extra HK\$400 Cash Rebate for Tax Installment (refer to clause 5b).

a) “Enjoy Up to HK\$400 Cash Rebate for Tax Payment”:

- The Tax Payment Promotion runs from 5th March to 31st March 2025 (both dates inclusive) (the “Tax Payment Promotion Period”).
- Customer makes (i) an accumulated Eligible Tax Payment Transaction of HK\$10,000 or above during the Tax Payment Promotion Period, and (ii) an accumulated Eligible Retail Spending of HK\$1,000 or above from 1st March to 31st March 2025 (both dates inclusive) (the “Spending Period”) to enjoy the below cash rebates with Eligible Credit Card:

Accumulated Eligible Tax Payment Transaction Amount (HK\$)	Cash Rebate (HK\$)
\$10,000 - \$49,999	\$50
\$50,000 - \$99,999	\$150
\$100,000 - \$199,999	\$250
\$200,000 or above	\$400

Each eligible customer (calculated based on identity document number) can only enjoy a maximum cash rebate of HK\$400 during the Tax Payment Promotion Period.

- “Eligible Tax Payment Transaction” refers to payment of the personal tax or payment of tax on behalf of a third party for individual salaries tax, personal assessment, profits tax or property tax made with an Eligible Credit Card via BOCHK Personal Internet Banking/Mobile Banking (Online bill payments made on a week-day (Monday to Friday) before 3:00 pm or before 10:00 am on a Saturday (Hong Kong time), except public holidays, will be processed in the same business day. Payments made other than these given times will be processed in the next business day) or through Jet Payment service via a JETCO ATM during the Tax Promotion Period, but not applicable to business registration payment and purchase of tax coupon transactions (the “Eligible Tax Payment Transaction”).
- Personal BOC Credit Card daily maximum limit for tax payment is HK\$500,000 or the available limit of cardholder’s BOC Credit Card (whichever is lower). The daily maximum limit for tax payment using Jet Payment service via a JETCO ATM is HK\$20,000 or the available limit of cardholder’s BOC Credit Card (whichever is lower).
- “Eligible Retail Spending” refers to local, online or overseas retail transactions made with an Eligible Credit Card during the entire Spending Period (the “Eligible Retail Spending”). Eligible Retail Spending does not include “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 and 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 (except BOC Pay, if applicable), 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 to charity donations and non-profit organisations, and any unauthorised transactions. Eligible Retail Spending shall be determined at the sole and absolute discretion of the Company.

- The Eligible Retail Spending amount made overseas shall be based on the debit amount that has been converted into Hong Kong dollars on the credit card monthly statement.

b) “Enjoy Extra Up to HK\$400 Cash Rebate for Tax Installment”:

- The Tax Installment Promotion runs from 5th March to 30th April 2025 (both dates inclusive) (the “Tax Installment Promotion Period”).
- During the Tax Installment Promotion Period, if the customer fulfils tax payment and spending requirement of the “Up to HK\$400 Cash Rebate for Tax Payment”, and successfully apply for "Statement Installment" Plan or "Online Bill Payment Installment" Plan and select for 12 months tenor or above (the “Eligible Installment Amount”), and the Eligible Installment Amount is not less than the Eligible Tax Payment Transaction amount, he/she can entitle to cash rebate amount equivalent to “Up to HK\$400 Cash Rebate for Tax Payment”. **Each eligible customer (calculated based on identity document number) can only enjoy a maximum cash rebate of HK\$400 during the Tax Installment Promotion Period.**

- Spending/tax payment transactions made with the supplementary card will be regarded as transactions in the same main card account, and the cash rebate from the supplementary card will be calculated in the main card account. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled cash rebate.
- 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.
- This promotion only accepts transactions with electronic sales slips/receipts. Customers must keep the original copies of all relevant documents related to the transaction. In case of any dispute; the card company reserves the right to require the customer to provide the original transaction slip and/ or other relevant documents or evidence for verification. Submitted transaction slips and other relevant documents or evidence will not be returned.
- Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as an Eligible Retail Spending/Tax Payment Transaction.
- All Eligible Retail Spending/Tax Payment Transactions will be counted on the respective transaction date and must be successfully posted on or before 7th April 2025.
- Upon verification of the Eligible Retail Spending and Eligible Tax Payment Transaction by the Company, the cash rebate will be credited to the first successfully registered Eligible Credit Card account on or before 30th June 2025 upon verification of the Eligible Tax Payment Transactions and will be posted in the June or July 2025 monthly statement of the Eligible Customer.
- All promotion periods, registration periods and transaction dates are calculated in Hong Kong time zone.
- An Eligible Customer whose credit card accounts are valid and in good standing during all promotion periods and up to the time the cash rebate has been awarded will be eligible for the promotion and the cash rebate. In the event of termination of the credit card account, violation of the Credit Card Agreement/ User Agreement or forfeiture of the cash rebate during the promotion and up to the time the cash rebate has been awarded, the cash rebate will be cancelled automatically forthwith.
- 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.
- Any fraud or abuse will result in the forfeiture of an Eligible Customer’s eligibility to participate in the promotion. Should a transaction be cancelled after the cash rebates have being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
- These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 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.
- BOCHK / BOCHK Credit Card reserves the right to amend, suspend or cancel the promotion or its terms and conditions.
- If there is any dispute, BOCHK / BOCHK Credit Card reserve the final decision on all matters and disputes.
- The above products, services and offers are subject to relevant terms and conditions, please refer to relevant promotional materials for details.
- If there is any discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number : SVFB072