

Terms and Conditions for “Enjoy Up to HK\$200 Cash Rebate for Tax Promotion”:

1. “Enjoy Up to HK\$200 Cash Rebate for Tax Promotion” (the “Promotion”) is only applicable to 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.
2. The Promotion runs from 1st March to 28th March 2024 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 1st March to 23:59 on 28th March 2024 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the BoC Pay mobile application (“BoC Pay”), website of the Promotion (<https://www.bochk.com/s/a/tax>), BOCHK Mobile Application or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) once during the Registration Period (the “Registration”). The Registration reference number will be announced when the Registration is successful.
4. During the promotion period, (i) use an eligible credit card to accumulate Eligible Retail Spending of HK\$1,000 or above, and (ii) made an Eligible Tax Payment Transaction of \$10,000 or above (only count the transaction with **single highest** amount), and you can enjoy the following cash rebates:

Single highest Eligible Tax Payment Transaction amount	Cash Rebate
HK\$10,000 - HK\$49,999	HK\$50
HK\$50,000 - HK\$99,999	HK\$100
HK\$100,000 or above	HK\$200

Each eligible customer (calculated based on identity document number) can only enjoy a maximum cash rebate of HK\$200 during the Promotion Period.

5. “Eligible Retail Spending” refers to local, online or overseas retail transactions made with an Eligible Credit Card during the entire Promotion 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 BOC Credit Card (International) Limited (the “Company”).
6. 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. Eligible Retail Spending made by customers using BOC UnionPay Dual Currency Credit will be calculated as HK1 for every RMB 1 spent.
7. “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”).
8. 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).
9. 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. 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.

10. 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 card company has confirmed that the customer is eligible for cash rebates. The card company will determine the transaction date and check the transaction records stored with the card company to determine the customer's eligibility for cash rebates. If the information held by the customer is different from that of the card company. If the company's records are inconsistent, the card company's records will prevail.
11. 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.
12. 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.
13. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as an Eligible Tax Payment Transaction.
14. All Eligible Tax Payment Transactions will be counted on the respective transaction date and must be successfully posted on or before 4th April 2024.
15. 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 31st May 2024 upon verification of the Eligible Tax Payment Transactions and will be posted in the May or June 2024 monthly statement of the Eligible Customer.

Terms and Conditions for “Enjoy up to HKD3,000 cash rebate for Tax Installment Plan”:

1. The Promotional Period is from 1st March to 30th April 2024 (both dates inclusive). Details of Promotion Phase and Rebate Date as follow:

	Promotion Phase	Rebate Date
1	1 st March to 31 st March 2024	On or before 30 th June 2024
2	1 st April to 30 th April 2024	

The cash rebate will be automatically credited into the eligible HKD credit card account and shown on the June 2024 or July 2024 monthly statement.

2. Cardholders successfully apply for "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment 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 in each promotion phase of HKD/RMB15,000 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 HKD1,000 cash rebate, or an aggregate amount of HKD/RMB300,000 or above during promotion period will be entitled to HKD2,000 cash rebate, new customer (refers to all accounts under the customer, who does not have any installment balance under "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment Installment" Plan in the past 6 months prior to the month of application) successfully apply for the Services through the e-Channel with an aggregate amount in each promotion phase of HKD/RMB15,000 to HKD/RMB49,999 during promotion period will be entitled to an extra HKD100 cash rebate, or an aggregate amount of HKD/RMB50,000 to HKD/RMB99,999 during promotion period will be entitled to an extra HKD300 cash rebate, or an aggregate amount of HKD/RMB100,000 to HKD/RMB199,999 during promotion period will be entitled to an extra HKD500 cash rebate, or an aggregate amount of HKD/RMB200,000 or above during promotion period will be entitled to an extra 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 (counted by the Identification Document Number) will only be entitled to maximum HKD2,000/ HKD3,000(included the new customer extra cash rebate) cash rebate in each promotion phase.
3. The cash rebate is not applicable to one-off handling fee for “Cash Installment” Plan / “Statement Installment” Plan / "Online Bill Payment 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. "Statement Installment" Plan is only applicable to selected cardholders, not applicable to BOC i-card Dual Currency Diamond Card.
6. The Promotion is bound by the Important Notes for BOC Credit Card "Statement Pay by Installment" Plan and Terms and Conditions for the Installment Program. For the related terms and conditions, please visit BOCHK website (Home> Credit Card> Installment & Cash In Plans> Statement Installment).

General Terms and Conditions:

1. All promotion periods, registration periods and transaction dates are calculated in Hong Kong time zone.
2. An Eligible Customer whose credit card accounts are valid and in good standing during the Promotion Period 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.
3. 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.
4. 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.
5. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. 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.
7. BOCHK / BOCHK Credit Card reserves the right to amend, suspend or cancel the Promotion or its terms and conditions.
8. If there is any dispute, BOCHK / BOCHK Credit Card reserve the final decision on all matters and disputes.
9. The above products, services and offers are subject to relevant terms and conditions, please refer to relevant promotional materials for details.
10. 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!

BoC Pay SVF License Number : SVFB072