

Terms and Conditions of BOC Credit Card “Cash Advance” service Handling Fee Rebate Promotion:

1. BOC Credit Card “Cash Advance” service Handling Fee Rebate Promotion (the “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.
2. The Promotion runs from 1 August to 31 August 2026 (both dates inclusive) (the “Promotion Period”).
3. During the Promotion Period, a customer who make a Cash Advance or Cash Before Card transaction with an Eligible Credit Card (the “Eligible Transaction”), can enjoy a HK\$200 handling fee rebate for every HK\$10,000 in accumulated Eligible Transactions.
4. To make Eligible Transaction with an Eligible Credit Card, relevant handling fee will be charged. Cash before card transaction: a handling fee of **4% of the transaction amount plus HK\$20** will be charged for each transaction; Cash advance transaction: a handling fee of **4% of the transaction amount plus HK\$20/HK\$25 (subject to a minimum of HK\$100)** will be charged for each transaction, for details, please [click here](#). 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. **Each customer (counted by the Identification Document Number) will only be entitled to a maximum of HK\$1,000 handling fee rebate during the Promotion Period.**
6. All Eligible Transactions will be counted on the transaction days and must be successfully posted on or before 7 September 2026.
7. The handling fee rebate will be credited to the main card account of the Eligible Credit Card on or before 31 December 2026 upon verification of the Eligible Transactions and will be posted in the December 2026 or January 2027 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 Eligible Credit Card account.
8. A customer whose Eligible Credit Card accounts are valid and in good standing during the Promotion Period and up to the time the handling fee rebate has been 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 and up to the time the handling fee rebate reward have been awarded, the handling fee rebate will be cancelled automatically forthwith.
9. 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 has been awarded.
10. Any fraud and abuse will result in the forfeiture of a customer’ s eligibility to participate in the Promotion. Should a transaction be cancelled after the handling fee rebate been awarded, the eligibility will be forfeited. BOC Credit Card (International) Limited (the “Company”) reserves the right to take legal action in such instances.
11. "Cash Before Card" service" : Subject to relevant Terms and Conditions of BOC Credit Card “Cash Before Card” service, for details, please [click here](#).
12. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. 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 benefit of any of the provisions of these terms and conditions.
14. BOCHK and/or the Company reserve the right to change, suspend or terminate the Promotion or amend its terms and conditions at their sole discretion.
15. All matters and disputes are subject to the final decision of BOCHK and/or the Company.
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!