

Terms and Conditions for “Up to HKD9,000 Cash Rebate for Cash Installment online applications”:

1. “Up to HKD9,000 Cash Rebate for Cash Installment online applications” Promotion (the “Promotion”) runs from 1 April to 30 June 2026 (both dates inclusive) (the “Promotion Period”). Details of Promotional Phase (the “Promotional Phase”) and Rebate Date as follow:

	Promotional Phase	Rebate Date
1	1 April to 30 April 2026	On or before 30 September 2026
2	1 May to 31 May 2026	
3	1 June to 30 June 2026	

The cash rebate will be automatically credited into the eligible HKD main credit card account and shown on the September or October 2026 monthly statement.

2. Cardholders successfully apply for "Cash Installment" Plan through Mobile Banking, Internet Banking, BOCHK website, BoC Pay+ mobile application or BOCHK-Banking WeChat Account (“e-Channel”) with a loan amount of HKD/RMB30,000 or above and tenor of 12 months or above in each Promotional Phase (the “Eligible Transaction”) can enjoy the cash rebate below:

Cash Installment Amount (count by transaction)	Cash Rebate			
	New Installment Customer		Existing Customer	
	Tenor of 12/18 months	Tenor of 24/36/48 months	Tenor of 12/18 months	Tenor of 24/36/48 months
HKD/RMB30,000 – HKD/RMB49,999	HKD200	HKD300	HKD100	HKD200
HKD/RMB50,000 – HKD/RMB99,999	HKD350	HKD550	HKD200	HKD400
HKD/RMB100,000 – HKD/RMB299,999	HKD900	HKD1,100	HKD500	HKD700
HKD/RMB300,000 – HKD/RMB499,999	HKD1,700	HKD2,300	HKD900	HKD1,500
HKD/RMB500,000 – HKD/RMB999,999	HKD3,500	HKD4,500	HKD2,000	HKD3,000
HKD/RMB1,000,000 or above	HKD8,000	HKD9,000	HKD5,000	HKD6,000

New Installment Customer means customers whose account(s) 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 (“New Installment Customer”). Each main cardholder (counted by the Identification Document Number) can only enjoy a maximum cash rebate of HKD9,000 (New Installment Customer) / HKD6,000 (Existing Customer) in each Promotional Phase.

- The Promotion is not applicable to one-off handling fee for “Cash Installment” Plan.
- 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.
- A 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 repay prematurely, cancel the Eligible Transaction, 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 a customer’s eligibility to participate in the Promotion. Should an Eligible Transaction be cancelled/repay prematurely after the cash rebates have being awarded, the eligibility will be forfeited. BOC Credit Card (International) Limited (the “Company”) reserves the right to take legal action in such instances.
- The Company reserves the right to amend the above promotions content and terms and conditions at its sole discretion without prior notice.
- In case of any dispute arising out of this promotion, the decision of the Company shall be final and conclusive.
- 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!

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