

Terms and Conditions for "Up to HKD3,388 Cash Rebate for Cash Installment online applications":

1. "Up to HKD3,388 Cash Rebate for Cash Installment online applications" Promotion (the "Promotion") runs from 1 January to 31 March 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 January to 31 January 2026	On or before 31 May 2026
2	1 February to 28 February 2026	
3	1 March to 31 March 2026	

The cash rebate will be automatically credited into the eligible HKD main credit card account and shown on the May or June 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		Other 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/RMB59,999	HKD88	HKD128	HKD68	HKD88
HKD/RMB60,000 – HKD/RMB99,999	HKD168	HKD288	HKD128	HKD168
HKD/RMB100,000 – HKD/RMB199,999	HKD388	HKD588	HKD288	HKD388
HKD/RMB200,000 – HKD/RMB299,999	HKD688	HKD888	HKD588	HKD688
HKD/RMB300,000 or above	HKD2,888	HKD3,388	HKD1,388	HKD2,388

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 HKD3,388 (New Installment Customer) / HKD2,388 (other customer) in each Promotional Phase.

3. The Promotion is not applicable to one-off handling fee for "Cash 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.

Terms and Conditions for "Share of 5,000,000 Miles for Cash Installment online applications":

1. "Share of 5,000,000 Miles for Cash Installment online applications" Promotion (the "Promotion") runs from 1 January to 31 March 2026 (both dates inclusive) (the "Promotion Period").
2. The registration period of the Promotion runs from 10:00 on 1 January to 23:59 on 31 March 2026 (the "Registration Period"). To participate in the Promotion, the cardholder must enter the correct information of his/her Credit Card and register via the website of the Promotion (www.bochk.com/s/a/ci_e), BOCHK Mobile Application, BoC Pay+ Mobile Application, or BOCHK-Banking WeChat Account once during the Registration Period (the "Registration"), The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 10,000 successfully registered eligible cardholders (the "Customers"). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the "Company") and is on a first-come-first-served basis. Additional registration periods or registration channels may be launched by the Company during the Promotion Period. Details will be announced at the promotion webpage.
3. Each Customer (counted by the Identification Document Number) successfully apply for "Cash Installment" Plan through e-Channel with a loan amount of HKD/RMB50,000 or above and tenor of 12 months or above in any calendar month during the Promotion Period by using eligible credit cards (the "Eligible Transaction"), will be entitled to the share of 75,000,000 Gift Points (convert Gift Points to Asia Miles with a conversion rate of 15 Gift Points = 1 Asia Mile, equivalent to 5,000,000 Asia Miles). The amount of 75,000,000 Gift Points to be shared will be divided by the number of eligible customers and will be rounded to the nearest whole number. Each eligible customer will be eligible to share the Gift Points once during the Promotion Period. The eligible customers and amount of Gift Points to be shared is determined by the computer record of the Company.
4. A Customer who holds more than one credit card account can register only once with any one of his/her eligible credit cards. No Gift Points will be awarded if the cardholder registers/makes transaction with any card other than an eligible credit card. The Gift Points will be automatically credited to the first registered card account. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Gift Points credit, the Gift Points will be credited to the new card account, or the eligible credit card account with recent spending (the Company and its system setting will determine the eligibility of Gift Points credit).
5. 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.
6. Registration and Eligible Transaction 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.
7. Upon verification of the Eligible Transaction details by the Company, the Gift Points will be credited to the first successfully registered eligible main credit card account on or before 31 May 2026 and will be posted in the May or June 2026 monthly statement of the Customer. In the event of unsuccessful posting or any special cases, the Company reserves the right to replace the Gift Points with cash rebate (based on the calculation of 250 Gift Points equivalent to HKD1 cash rebate).

General Terms and Conditions:

1. A customer whose credit card accounts are valid and in good standing during the Promotion Period and up to the time the cash rebate/Gift Points has been awarded will be eligible for the Promotion and the cash rebate/Gift Points. 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/Gift Points during the Promotion and up to the time the cash rebate/Gift Points has been awarded, the cash rebate/Gift Points will be cancelled automatically forthwith.
2. The cash rebate/Gift Points 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.
3. 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/Gift Points have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
4. The Company reserves the right to amend the above promotions content and terms and conditions at its sole discretion without prior notice.
5. In case of any dispute arising out of this promotion, the decision of the Company shall be final and conclusive.
6. 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!

SVF License Number: SVFB072