

Terms and Conditions for Statement Installment Online Applications

New Installment Customers' Rewards: Up to 100% Handling Fee Rebate for Statement Installment applications:

1. Up to 100% Handling Fee Rebate for BOC Credit Card Statement Installment applications (the "Promotion") is only applicable to 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").
2. The Promotion runs from 1 October to 15 October 2026 (both dates inclusive).
3. New Installment Customers successfully apply for "Statement Installment" Plan, "Online Bill Payment Installment" Plan or "Cash Installment" Plan, with a loan amount of HKD/RMB10,000 or above and tenor of 6 months or above (the "Eligible Transaction") during the Promotion Period can enjoy up to 100% personalized monthly handling fee (the "Handling Fee") rebate. Each main cardholder (counted by the Identification Document Number) can only enjoy a maximum Handling Fee rebate of HKD2,000 during the Promotion Period.
4. The Promotion is only applicable to the first 1,000 New Installment Customers who successfully made the Eligible Transaction during the Promotion Period.
5. The relevant Handling Fee will be debited from the designated account once the transaction is confirmed. The Handling Fee rebate will be credited into the eligible HKD main credit card account on or before 31 December 2026 and shown on the December 2026 or January 2027 monthly statement.
6. New Installment Customers made the Eligible Transaction by BOC UPI Dual Currency Credit Card CNY account, every RMB¥1 handling fee will be calculated as HK\$1. (Calculation example: RMB ¥1,000 will be equivalent to HK\$1,000 for calculating the rebated handling fee amount.)
7. Each customer (counted by the Identification Document Number) can only enjoy the Handling Fee rebate once and count by the highest loan amount.
8. The Promotion is not applicable to one-off handling fee for "Cash Installment" Plan/ "Statement Installment" Plan/ "Online Bill Payment Installment" Plan.
9. The Promotion cannot be used in conjunction with any other installment rebate offers.

Terms and Conditions for "Up to HK\$3,200 Cash Rebate for Statement Installment Online Applications"

1. "Statement Installment Online Applications" Promotion (the "Promotion") runs from 1 October to 20 October 2026 (both dates inclusive) (the "Promotion Period"). Details of Promotion Phase and Rebate Date as follow:

	Promotional Phase	Rebate Date
1	1 October to 20 October 2026	The cash rebate will be automatically credited into the eligible HKD credit card account on or before 31 January 2027 and shown on the January or February 2027 monthly statement.

2. Each cardholder (calculated based on identity document number) successfully apply for "Statement Installment" Plan or "Online Bill Payment Installment" Plan through Mobile Banking, Internet Banking, BOCHK website, BoC Pay+ mobile application or BOCHK-Banking WeChat Account ("e-Channel") with installment amount HKD/RMB5,000 or above and tenor of 12 months or above within the Promotion Period (the "Eligible Transaction") can enjoy the cash rebate as below:

	Applicable to Existing Customer	
Monthly Installment (HK\$/RMB) (count by transaction)	Cash Rebate (HK\$)	
	Tenor	
	12 / 18 months	24 / 36 months
5,000 - 9,999	/	\$50
10,000 - 24,999	\$150	\$300
25,000 - 49,999	\$300	\$400
50,000 - 99,999	\$400	\$500
100,000 - 199,999	\$600	\$700
200,000 - 299,999	\$1,100	\$1,500
300,000 or above	\$2,200	\$3,200

Each cardholder (calculated based on Identity Document Number) can only enjoy a maximum cash rebate of HK\$3,200 during the Promotion Period.

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

Exclusive for Selected Customer Extra Rebate Offer:

(A) Terms and Conditions for "Extra HKD300 Cash Rebate for Statement Installment Online Applications for Selected Customers":

1. "Extra HKD300 Cash Rebate for Statement Installment Online Applications for Selected Customers" Promotion (the "Promotion") is only applicable to the selected customers (the "Selected Customers"), who received the promotional SMS from BOC Credit Card (International) Limited (the "Company").
2. This Promotion runs from 1 to 31 October 2026 (both dates inclusive) (the "Promotion Period"). The cash rebate will be automatically credited into the eligible HKD main credit card account on or before 31 January 2027 and shown on the January or February 2027 monthly statement.
3. Selected Customers successfully apply for "Statement Installment" Plan or "Online Bill Payment Installment" Plan through e-Channel with a loan amount of **HKD/RMB5,000 or above and tenor of 12 months or above** during the Promotion Period (the "Eligible Transaction") can enjoy HKD300 cash rebate. Each main cardholder (counted by the Identification Document Number) can only enjoy a maximum cash rebate of HKD300 during the Promotion Period.
4. The Promotion is not applicable to one-off handling fee for "Statement Installment" Plan / "Online Bill Payment Installment" Plan.
5. 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.

(B) Terms and Conditions for "Extra HKD100 Cash Rebate for Statement Installment Online Applications for Selected Customers":

1. "Extra HKD100 Cash Rebate for Statement Installment Online Applications for Selected Customers" Promotion (the "Promotion") is only applicable to the selected customers (the "Selected Customers"), who received the promotional SMS from BOC Credit Card (International) Limited (the "Company").
2. This Promotion runs from 1 to 31 October 2026 (both dates inclusive) (the "Promotion Period"). The cash rebate will be automatically credited into the eligible HKD main credit card account on or before 31 January 2027 and shown on the January or February 2027 monthly statement.
3. Selected Customers successfully apply for "Statement Installment" Plan or "Online Bill Payment Installment" Plan through e-Channel with a loan amount of **HKD/RMB2,000 or above and tenor of 12 months or above** during the Promotion Period (the "Eligible Transaction") can enjoy HKD100 cash rebate. Each main cardholder (counted by the Identification Document Number) can only enjoy a maximum cash rebate of HKD100 during the Promotion Period.
4. The Promotion is not applicable to one-off handling fee for "Statement Installment" Plan / "Online Bill Payment Installment" Plan.
5. 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.

Remarks: Each main cardholder (counted by the Identification Document Number) can enjoy the above offer (A) or (B) once only during the Promotion Period.

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/reward has been awarded will be eligible for the Promotion and the cash rebate/reward. 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/reward during the Promotion Period and up to the time the reward has been awarded, the cash rebate/reward will be cancelled automatically forthwith.

2. The cash rebate/reward cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Cash rebate/reward can only be used to offset retail spending after the cash rebate/reward 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 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.
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.

"BoC Pay+ Installment & Cash In Plans promotion offer" Terms and Conditions

1. BoC Pay+ mobile application ("BoC Pay+") Installment & Cash In Plans promotion offer ("the Promotion") period is from 7 May to 31 December 2026 (both dates inclusive) (the "Promotion Period").
2. During Promotion Period, the Promotion is applicable to customers who upgrade from BoC Pay to BoC Pay+ or newly registered user on BoC Pay+ and holding with Pay+ Wallet or Pay+ Wallet Lite ("Eligible Customer").
3. Eligible Customers who successfully apply credit card installment products via BoC Pay+ through the "Main page > menu" during the Promotional Period will receive 1 BoC Pay+ HK\$50 e-coupon ("Coupon Reward").

	BOC Credit Card Installment & Cash In Plans	BoC Pay+ e-Coupon
Coupon	Cash Installment Statement Installment Cash Before Card	HK\$100-\$50 Coupon reward X 1

4. Each eligible customer can receive a maximum of 2 Coupon Rewards per month, and a maximum of 10 Coupons during the entire promotion period.
5. Coupon Rewards are available in a quota cap of 5,000 on a first-come, first-served basis while quota lasts.
6. Coupon Reward will be credited to the BoC Pay+ account> Coupons> Collected Coupons of the Eligible Customer within two calendar months after the end of each phase. Details of Promotion Phase and Rebate Date as follows:

Promotion Phase	Rebate Date	Coupon Validity
7 May to 30 June 2026	On or before 31 August 2026	On or before 31 October 2026
1 July to 31 August 2026	On or before 31 October 2026	On or before 31 December 2026
1 September to 31 October 2026	On or before 31 December 2026	On or before 28 February 2027
1 November to 31 December 2026	On or before 28 February 2027	On or before 30 April 2027

7. The e-coupon is applicable to the physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U., Runderful and designated brand stores that operated by Sportshouse Limited including Addidas, Asics, Hoka, New Balance, New Era, Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the "Designated Merchants").
8. By applying the e-coupon at Designated Merchants, Eligible Customer can get a HK\$50 discount upon single net spending of HK\$100 or above (the "Coupon 3"). The Eligible Customer must use the e-coupon within the Validity Period. Only one e-coupon can be applied in each transaction. Customers must state the intention to settle payment

via BoC Pay+ and present the E-coupon payment code in BoC Pay+ to cashier before payment successfully paid through the UnionPay network to enjoy the Offer.

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