

## Terms and Conditions for "Up to 3% Cash Rebate for Statement Installment Online Applications"

1. "Up to 3% Cash Rebate for Statement Installment Online Applications" Promotion (the "Promotion") runs from 1 January to 30 June 2026 (both dates inclusive) (the "Promotion Period"). Details of Promotion Phase and Rebate Date as follow:

	Promotional Phase	Rebate Date
1	1 January to 31 January 2026	On or before 31 May 2026 The cash rebate will be automatically credited into the eligible HKD credit card account and shown on the May or June 2026 monthly statement.
2	1 February to 28 February 2026	
3	1 March to 31 March 2026	
4	1 April to 30 April 2026	On or before 31 August 2026 The cash rebate will be automatically credited into the eligible HKD credit card account and shown on the August or September 2026 monthly statement.
5	1 May to 31 May 2026	
6	1 June to 30 June 2026	

2. The registration period of the Promotion runs from 10:00 on 1 January to 23:59 on 30 June 2026 (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 website of the Promotion ([www.bochk.com/s/a/si\\_e](http://www.bochk.com/s/a/si_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 while stock last. 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 cardholder (calculated based on identity document number) successfully register within the Registration Period and 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 in each Promotional Phase within the Promotion Period (the "Eligible Transaction") can enjoy the cash rebate below starting from the month of registration and any calendar months onwards

Monthly Statement Installment Amount (count by transaction)	Cash Rebate					
	New Installment Customer			Other Customer		
	Tenor of 12 months	Tenor of 18 months	Tenor of 24/ 36 months	Tenor of 12 months	Tenor of 18 months	Tenor of 24 / 36 months
HKD/RMB5,000- HKD/RMB19,999	-	-	0.5%	-	-	-
HKD/RMB20,000 - HKD/RMB59,999	0.3%	0.8%	1.5%	0.3%	0.5%	0.6%
HKD/RMB60,000 - HKD/RMB99,999	0.5%	1.5%	2%	0.6%	0.8%	1%
HKD/RMB100,000 or above	1%	2%	3%	0.8%	1%	1.5%

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 Customer"). Each cardholder (calculated based on identity document number) can only enjoy maximum cash rebate of HKD3,388 (new customer) / HKD2,388 (other customer) during each Promotional Phase within Promotion Period.

4. The Promotion is not applicable to one-off handling fee for "Statement Installment" Plan / "Online Bill Payment Installment" Plan.
5. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account if the cardholder holds more than one eligible credit card and registered multiple times. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Cash Rebate credit, the Cash Rebate 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 Cash Rebate credit).
6. 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
7. Registration and transaction made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.
8. 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 Period and up to the time the cash rebate has been awarded, the cash rebate will be cancelled automatically forthwith.
9. 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.
10. 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 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. The Company reserves the right to amend the above promotions content and terms and conditions at its sole discretion without prior notice.
12. In case of any dispute arising out of this promotion, the decision of the Company shall be final and conclusive.
13. 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