

Terms and Conditions for Statement Installment Online Applications

Terms and Conditions for “Up to HK\$3,200 Cash Rebate & Up to HK\$300 Keeta Coupon for Statement Installment Online Applications”

1. “Statement Installment Online Applications” Promotion (the “Promotion”) runs from 1 July to 30 September 2026 (both dates inclusive) (the “Promotion Period”). Details of Promotion Phase and Rebate Date as follow:

	Promotional Phase	Rebate Date
1	1 July to 31 July 2026	Cash Rebate: The cash rebate will be automatically credited into the eligible HKD credit card account on or before 30 November 2026 and shown on the November or December 2026 monthly statement. Keeta Coupon: The designated promo code for Keeta coupons will be sent via BoC Pay+ on or before 30 November 2026
2	1 August to 31 August 2026	
3	1 September to 30 September 2026	

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 in each Promotional Phase within the Promotion Period (the “Eligible Transaction”) can enjoy the cash rebate and / or Keeta coupons as below:

Monthly Installment (HK\$/RMB) (count by transaction)	Cash Rebate (HK\$)		Keeta coupon
	Tenor		
	Tenor of 12 / 18 months	Tenor of 24 / 36 months	12 months or above
5,000 - 9,999	/	\$50	/
10,000 - 24,999	\$150	\$300	Completed within the promotion period <ul style="list-style-type: none"> Complete <u>2</u> installments to receive HK\$100 (\$50 x 2) coupon Complete <u>4</u> installments to receive HK\$200 (\$100 x2) coupon Complete <u>6</u> or more installments to receive HK\$300 (\$100 x 3) coupon
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 in each calendar month during the Promotion Period and is eligible for Keeta coupons only once throughout the entire promotion period, with a maximum value of HK\$300.

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.

Up to HK\$300 Keeta Coupon for Statement Installment Online Applications

1. Cardholder will receive a designated promo code for the Keeta coupon via BoC Pay+, and the validity period of the promo code is as follows:

	Keeta Coupon Value	Usage Threshold	Promo Code Validity
Coupon 1	HK\$50	HK\$200 - HK\$50 (without delivery and other expense)	On or before 31 January 2027
Coupon 2	HK\$100	HK\$250 - HK\$100 (without delivery and other expense)	On or before 31 January 2027

2. To be eligible to participate in this promotion and receive the relevant reward, the customer's Pay+ Wallet or Pay+ Wallet Lite must remain active and valid at the time the reward is credited. If the relevant Pay+ Wallet or Pay+ Wallet Lite has been cancelled, or if the customer voluntarily forfeits the reward, the reward will not be issued and will be automatically cancelled.
3. Keeta users should enter the designated promo code at "Vouchers" before check-out and to receive 1 relevant coupon. The coupon can be used within its validity period. Only one coupon can be used per transaction, and payment must be made via the BoC Pay+ mobile application to enjoy this promotion.
4. After entering the designated promo code, Keeta user will receive the above coupon within Keeta's App and is required to settle payment in full with the Eligible BoC Pay+ mobile payment.
5. This offer can only be used for delivery orders and not applicable for pick up orders.
6. This offer might be unavailable in some special promotional orders.
7. This offer will only deduct the order fee, excluding delivery fee, platform fee, tips.
8. The delivery order must have a minimum order fee.
9. The transaction spending and discount applied will be subject to the final amount shown on your bill. Offer is not applicable to any tips to rider after completing the order; any transactions purchasing koupon(s) only in the order.
10. If the coupon is not used before the deadline, it will not be reissued, and no further notice will be given.
11. Offer is subject to geographical restrictions and the corresponding Keeta terms and conditions.
12. In case of any dispute, Bank of China (Hong Kong) Limited or Keeta reserves the right of final decision on the issuance, use, modify, suspend and cancellation of the offer.
13. BOCHK and / or the Card Company and / or UnionPay International are not the suppliers of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. BOCHK and / or the Card Company and / or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.

14. Unless otherwise specified, the general BoC Pay+ Terms and Conditions apply. For details, please visit BoC Pay+ application or Bank of China (Hong Kong) website.

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 July 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 October 2026 and shown on the October or November 2026 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 July 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 October 2026 and shown on the October or November 2026 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.

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