

Terms and Conditions for “Up to HKD3,200 Cash Rebate for Statement Installment Online Applications”

1. “Up to HKD3,200 Cash Rebate for Statement Installment Online Applications” Promotion (the “Promotion”) runs from 1 November to 31 December 2025 (both dates inclusive) (the “Promotion Period”). Details of Promotion Phase and Rebate Date as follow:

	Promotion Period	Rebate Date
1	1 November to 31 December 2025	On or before 28 February 2026

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

2. Cardholders 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 Credit Card Official Account (WeChat ID: BOCHK_CC) in WeChat (“e-Channel”) with installment amount HKD/RMB20,000 or above and tenor of 12 months or above within the Promotion Phase during the Promotion Period (the “Eligible Transaction”) can enjoy the cash rebate below:

Aggregate Installment Amount	Cash Rebate	
	New Customer/ Tax Payment Customer*	Other Customer
HKD/RMB20,000 - HKD/RMB49,999	HKD100	HKD100
HKD/RMB50,000 - HKD/RMB99,999	HKD500	HKD300
HKD/RMB100,000 - HKD/RMB199,999	HKD1,000	HKD500
HKD/RMB200,000 - HKD/RMB299,999	HKD2,000	HKD1,000
HKD/RMB300,000 or above	HKD3,200	HKD2,200

Each cardholder (calculated based on identity document number) can only enjoy a maximum cash rebate of HKD3,200 (new customer/ tax payment customer) / HKD2,200 (other customer) during the Promotion Period.

* New 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”) / Tax payment customer refers to the customer with accumulated tax payment of HKD20,000 or above during the Promotion Period. Tax payment refers to payment of the personal tax or payment of tax on behalf of a third party for individual salaries tax, personal assessment, profits tax or property tax, but not applicable to business registration payment and purchase of tax coupon transactions. The Tax Payment Transactions will be counted on the respective transaction date and must be successfully posted on or before 7 January 2026.

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.
5. 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.
6. 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.
7. 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.
8. The Company reserves the right to amend the above promotions content and terms and conditions at its sole discretion without prior notice.
9. In case of any dispute arising out of this promotion, the decision of the Company shall be final and conclusive.
10. 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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