

## **BOC Commercial Card Terms & Conditions of Welcome Offers**

1. The promotion period runs from now until 31 December 2023. Only applicant whose application of “BOC Visa Infinite Business Card” and / or “BOC Visa Business Platinum Card” and / or “BOC UnionPay Dual Currency Commercial Platinum Card” is approved within the promotion period will be eligible for the welcome reward.
2. **Successful “BOC Visa Infinite Business Card” / “BOC Visa Business Platinum Card” / “BOC UnionPay Dual Currency Commercial Platinum Card” applicants, who select “HK\$1,000 Free Spending Credit” as the welcome offer, are required to accumulate spending of HK\$10,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program (“Spending”) (Online Bill Payment, unposted repayment of installment plan and such other transaction types designated by the Company from time to time are excluded) in the HKD account within the first two months of card issuance in order to be eligible for the welcome offer.**
3. Should two or more BOC Visa Commercial Cards and/or BOC UnionPay Dual Currency Commercial Cards be successfully approved within the Promotion Period, the cardholder will be entitled to one welcome offer only and the welcome offer will be that for the approved credit card (the credit card tier in the following order: BOC Visa Infinite Business Card, BOC Visa Business Platinum Card and BOC UnionPay Dual Currency Commercial Card). If the credit cards are not applied at the same time, the welcome offer for the credit card first approved will be offered.
4. Applicants who are existing cardholders of BOC Commercial Card (including Visa Infinite, Visa Platinum, Mastercard Platinum, UnionPay Dual Currency Platinum), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer upon approval of application.
5. Free Spending Credit will be credited to cardholders’ accounts within 4 to 6 weeks after all spending requirements (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition at the time of the award.
6. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts. If applicants have not specified their welcome offer preference or have selected more than one welcome offer, the Company will make the final decision on their behalf.
7. **If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/ cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer of which the cost of “HK\$1,000 Free Spending Credit” is HK\$1,000 to the cardholder’s account without prior notice.**

8. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited.
9. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferable.
10. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
11. In case of any dispute(s), the decision of the Company shall be final.
12. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
13. No person other than the cardholders and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

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