BOC UnionPay Dual Currency Commercial Platinum Card Terms and Conditions for 2X Gift Points for Toll Fee and Parking Fee Transactions

1. The promotion runs from 1 January 2022 till 31 December 2022 (the **"Promotion Period"**) (both dates inclusive).

2. The promotion is applicable to the BOC UnionPay Dual Currency Commercial Platinum Card (**"Eligible UnionPay Card"**) issued by BOC Credit Card (International) Ltd. (the **"Company"**) in Hong Kong.

3. **Cardholder can enjoy extra 1X Gift Point on top of the basic HK$1 = 1 Gift Point for the Local Toll Fee and Parking Fee transactions ("Eligible Transactions") made with Eligible UnionPay Card within the Promotion Period.**

4. Each cardholder (count by card account) is entitled to a maximum of 50,000 extra Gift Points per month during the Promotion Period (i.e. 25,000 Gift Points for Toll Fee and Parking Fee transaction respectively).

5. Extra 1X gift point reward accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month and credited to the Main card HKD account of the Eligible UnionPay Card in the month following the transaction month. The extra gift points apply only to eligible transactions must be posted within 7 days from the transaction date.

6. The Company may from time to time at its sole discretion define the meaning of Eligible Transactions, with reference to UnionPay International Limited for properly defining the above-mentioned designated categories. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.

7. Any fraudulent, unauthorized, cancelled, refunded transactions as well as unposted transactions will result in the forfeiture of eligibility for this promotion.

8. Cardholders will only be entitled to the gift point award when their card account is valid and in good standing at the time when the award is being made. If a cardholder account is closed or found to be in violation of the Commercial Card User Agreement, or if a cardholder relinquishes the gift points at any particular time or at the time when the gift points are being awarded, the eligibility for this promotion will be forfeited.

9. All gift points are not transferable, salable, refundable or convertible into cash or other prizes.

10. Where a cardholder has been awarded gift points and a reversal entry occurs thereafter on any of the related transaction(s), the cardholder is required to reimburse the Company with the equivalent monetary value for such awarded Gift Points. The Company will, without prior notice, charge the equivalent monetary value to the cardholder account in reversal of such awarded gift points.

11. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to produce the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.

12. The Company will determine the eligibility of submitted transaction details by verifying their authenticity using transaction records kept by the Company. The Company records shall be final and conclusive.

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.

14. The Company reserves the right to change, suspend or terminate this promotion or amend the promotion terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.

15. In the event of any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

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