

## Terms and Conditions of BOC Commercial Card Airport Lounges Services

1. The Promotion runs from now until December 31, 2025 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, the offer is only applicable to BOC Visa Infinite Business Card, BOC Commercial Platinum Card, BOC UPI Dual Currency Commercial Platinum Card and BOC Mastercard Commercial Platinum Card (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. Cardholder of Eligible Credit Card can enjoy unlimited free access to designated Plaza Premium Lounges. Accompanying guest will have to pay HK\$220 each time using designated Plaza Premium Lounges.
4. Cardholders are allowed to enjoy free service once in each Airport Lounge everyday (subject to the time record of respective airport lounge), subsequent visits on the same day in the same Airport Lounge will be subject to a charge of HK\$220 per visit per person. The charge will be debited directly to the respective Eligible Credit Card account.
5. For list of designated Plaza Premium Lounges, please visit [plazapremiumlounge.com/en-uk](http://plazapremiumlounge.com/en-uk). Not applicable to Plaza Premium Lounges which are listed with “This lounge is owned and managed by a third party” on official website (Plaza Premium Lounges located in China are excluded from this restriction).
6. The cardholder must abide by the rules and policies of each participating location, and the cardholder accepts that a same day boarding pass and Eligible Credit Card for a Lounge does not guarantee access to that Lounge. The cardholder accepts that the Company has no control over the Lounge’s decision on whether to admit any cardholder or accompanying guest, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time customers may spend in the location, any charges payable above and beyond those included in the Lounge access, or the personnel employed by the Lounge.
7. Offer is subject to availability.
8. The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the offers.
9. No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
10. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.
11. The Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
12. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.

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