

Terms and Conditions of “Newly apply for Octopus Automatic Add Value Service to enjoy a HK\$50 Cash Rebate for BOC Credit Cardholders” Promotion:

1. The “Newly apply for Octopus Automatic Add Value Service to enjoy a HK\$50 Cash Rebate for BOC Credit Cardholders” Promotion (the “Promotion”) is only applicable to cardholders of BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), but excluding BOC Credit Cards issued in the mainland and Macau, Private Label Cards, Intown Cards , BOC Purchasing Cards, USD Credit Cards and Commercial Cards.
2. The Promotion runs from 1 August to 30 September 2023 (both dates inclusive) (the “Promotion Period”).
3. An “Eligible Octopus” is any valid Octopus card or product (including Octopus on iPhone or Apple Watch, Huawei Pay Octopus and Samsung Pay Octopus) (as defined in the Conditions of Issue of Octopus published by Octopus Cards Limited (the “OCL”) from time to time) (the “Octopus”) that has never been linked to any Eligible Credit Card as the Automatic Add Value Service (the “AAVS”) account, on or before 31 July 2023 (the “Eligible Octopus”). For the avoidance of doubt, an Octopus in relation to any application for changing the AAVS auto-reload amount shall not be regarded as an Eligible Octopus for the Promotion.
4. Each customer (counted by the identity document number) must complete the three conditions below with an Eligible Credit Card (the “Eligible Customer”) in order to enjoy the HK\$50 cash rebate (the “Cash Rebate”). Each Eligible Customer is only entitled to the Cash Rebate once during the Promotion Period.
 - i. During the Promotion Period, the customer must apply for and be successfully approved for the AAVS auto-reload amount of HK\$500 with an Eligible Credit Card for his/her Eligible Octopus and/or Eligible Octopus for his/her family member(s) or friend(s) aged 12 or above through the following channels:
 - BOC Credit Card Online Services/BOCHK Personal Internet Banking, BOCHK Mobile Application; or
 - BOCHK Credit Card WeChat Official Account; or
 - BOC Credit Card Services Hotline on 2214 3433; or
 - Octopus Automatic Add Value Service Application Form
 - ii. The registration period of the Promotion runs from 10:00 on 1 August to 23:59 on 30 September 2023 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the BOCHK website of the Promotion (www.bochk.com/s/a/aavs2023_e), BOCHK Mobile Application, BoC Pay mobile application or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) once during the Registration Period (the “Registration”). The Registration reference number will be announced

when the Registration is successful. The Promotion is only applicable to the first 4,000 successfully registered cardholders. The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”) and is on a first-come-first-served basis.

- iii. Complete at least one successful automatic reload transaction for the successfully linked Eligible Octopus during the following table for first AAVS Reload Transaction Period.
5. If a customer has successfully set up AAVS with an Eligible Credit Card for his/her Eligible Octopus and/or Eligible Octopus for his/her family member(s) or friend(s) aged 12 or above before the Promotion Period, the customer will not be regarded as an Eligible Customer and will not be eligible to enjoy Cash Rebate. The eligibility to become an Eligible Customer will be based on the computer records of the Company and OCL.
 6. Upon verification of the transaction details/promotional event record, the Cash Rebate will be credited to the first successfully registered Eligible Credit Card account according to the following table:

AAVS Application Period and Registration Period	First AAVS Reload Transaction Period	Date of crediting of Cash Rebate	Date of crediting of Credit Card Monthly Statement
1 August to 30 September	1 August to 31 October 2023	On or before 31 December 2023	December 2023 or January 2024

7. The first-time application for the AAVS is free of charge. A handling fee of HK\$20 will be levied on applications for switching from other banks or financial institutions or applications for re-activation of the AAVS following suspension of each Octopus. The handling fee will be charged to the credit card account to which the AAVS is linked once the application is approved.
8. The Octopus identification number(s) of the Eligible Octopus used for the AAVS application(s) will be used by the Company for identifying and verifying the eligibility for the Promotion. The Octopus identification numbers of the Eligible Octopus will be transferred or disclosed between the Company and OCL. Such data will be destroyed by OCL 7 months after completion of the Cash Rebate fulfilment.
9. If the Eligible Customer cancels the AAVS that is linked to his/her Eligible Credit Card on the Eligible Octopus within 18 months from the date of the relevant AAVS activation letter received by the Eligible Customer upon approval of the AAVS application, the Company reserves the right to charge an administration fee equivalent to the value of the Cash Rebate credited in respect of the relevant Eligible

Octopus to the Eligible Customer's Eligible Credit Card account without prior notice.

10. The application and the use of the AAVS are governed by their respective Terms and Conditions. Please refer to the Terms and Conditions stipulated or as identified in the relevant application forms. The Company and OCL reserve the right to accept or refuse any AAVS applications without giving any reasons therefor.
11. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account. During the Promotion Period and up to the time the Cash Rebate has been awarded, if the registered credit card has been converted or upgraded, the Cash Rebate will be credited to the new card account.
12. Registration and Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.
13. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the result. The Company will determine the eligibility of each transaction by matching the Eligible Customer's transaction records held by the Company and the relevant data provided. If the information from the Eligible Customer differs from those of the Company records, the latter shall be final and conclusive.
14. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as an Eligible Transaction.
15. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) 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 termination of the credit card account, violation of the Card User Agreement or forfeiture of the Cash Rebate during the Promotion and up to the time the Cash Rebate has been awarded, the Cash Rebate will be cancelled automatically forthwith.
16. The Cash Rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. The 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.

17. Any fraud or abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebate has been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. No person other than the cardholder and the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
20. Apple Pay and the Apple logo are trademarks of Apple Inc., registered in the USA and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay.
21. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.
22. The above products, services and offers are bound by the relevant terms and conditions, please refer to marketing materials or contact BOCHK staff for details.
23. 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!