

**Terms and Conditions of BOC Credit Card “May Special Offer – Extra 150,000 Gift Points”:**

1. The BOC Credit Card “May Special Offer – Extra 150,000 Gift Points” (the “Promotion”) is only applicable to cardholders of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (unless otherwise specified) (the “Eligible Credit Cards”), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
2. The Promotion runs from 1 May to 31 May 2024 (both dates inclusive) (the “Promotion Period”).
3. Customers must register for “20X Amazing Rewards - Up to 20X Gift Points” via the BoC Pay mobile application (“BoC Pay”), website of the Promotion ([https://www.bochk.com/s/a/ms2024\\_20xe](https://www.bochk.com/s/a/ms2024_20xe)), BOCHK Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK\_CC) once by 30 May 2024 (the “Registration”), The Registration reference number will be announced when the Registration is successful.
4. Each customer (counted by the Identification Document Number) (the “Eligible Customer”) must spend and accumulate HK\$50,000 retail spending or above (including local / overseas retail spending at physical stores and online retail spending) (with single net spending transaction amount of HK\$500 or above per transaction, counted by posted amount of the transaction) (the “Eligible Retail Spending”) during the Promotion Period by using Eligible Credit Cards to enjoy the 150,000 Gift Points (the “Extra Gift Points”. Each Eligible Customer can only enjoy the Extra Gift Points once during the Promotion Period.
5. The Eligible Retail Spending includes spending via mobile payment (includes BoC Pay, Union Pay App, Apple Pay, Google Pay, Samsung Pay and Huawei Pay) (if applicable), but excludes AlipayHK and WeChat Pay transactions, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. The Eligible Retail Spending shall be determined at the sole and absolute discretion of the BOC Credit Card (International) Limited (the “Company”).

6. For Eligible Retail Spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
7. All Eligible Retail Spending will be counted on the respective transaction date. Upon verification of the Eligible Retail Spending transaction details by the Company, the Gift Points will be credited to the first registered main card account by 31 August 2024, and the record of Gift Points will be shown at the monthly statement in August or September 2024. Gift Points awarded will be rounded to the nearest dollar. To be eligible for the Gift Points, the Eligible Retail Spending (based on transaction date) of each calendar month must be successfully posted on or before 7 June 2024.
8. 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 Gift Points will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Gift Points will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Gift Points credit, the Gift Points will be credited to the new card account, or the card account with recent spending (the Company and its system setting will determine the eligibility of Gift Points credit). For any special cases, the Company reserves the right to replace the Gift Points credit with a Cash Rebate (based on the calculation of 1 Gift Point equivalent to HK\$0.004 Cash Rebate)
9. Registration and Eligible Retail Spending transactions made with a supplementary card will be combined with those from the main card to calculate towards the Extra Gift Points. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Extra Gift Points.
10. 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 final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
11. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide 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. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Retail Spending.
13. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the entire Promotion Period and at the time the Gift Points are being awarded will be eligible for the Promotion and the Gift Points. In the event of termination of the credit card account, violation of the Card User Agreement, unbinding of the registered BOC UnionPay Dual Currency Credit Card from BoC Pay, or forfeiture of the Gift Points during the Promotion or at the time the Gift Points are being awarded, the Gift Points will be cancelled automatically forthwith.
14. The Extra Gift Points Reward awarded cannot be transferred or resold.
15. Customers can earn 1 Gift Point for every HK\$1 spending, and 250 Gift Points can be converted to HK\$1 which is equivalent to 0.4% rebate. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" and other related promotions also apply.
16. 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 Gift Points have been awarded, the eligibility will be forfeited (based on the calculation of 1 Gift Point equivalent to HK\$0.004 Cash Rebate). The Company reserves the right to take legal action in such instances.
17. Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers.
18. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct. iPhone or iPad users may download BoC Pay Mobile Applications via the Apple Store. Android users may download BoC Pay Mobile Applications via Google Play, Huawei AppGallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in US and other countries. Android is a trademark of Google LLC. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time.
19. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.

20. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligible or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties Mobile Applications.
21. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay). Huawei Pay is not applicable to BOC Commercial Cards. 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. For more details on UnionPay App, please visit [www.unionpayintl.com/en](http://www.unionpayintl.com/en) and go to "Mobile Payment" in "Products & Services" section.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. 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.
24. 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.
25. 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!