

Terms and Conditions of BOC Credit Card “ 20X Amazing Rewards - Up to 20X Gift Points”:

1. The BOC Credit Card “20X Amazing Rewards - Up to 20X 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 January to 30 June 2024 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 1 January to 23:59 on 30 June 2024 (Unless otherwise specified) (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 BoC Pay mobile application (“BoC Pay”), website of the Promotion (https://www.bochk.com/s/a/ms2024_20xe), BOCHK Mobile Application, or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) (the Registration Period for BOCHK Credit Card Official WeChat Account runs from 10:00 on 2 January to 23:59 on 30 June 2024) 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 100,000 successfully registered eligible cardholders (the “Customers”). 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.
4. During the Promotion Period, each customer’s Eligible Transaction on Holidays or Regular Days can be entitled for 20X Gift Points or 10X Gift Points (refer to clause 5). The definition of Holidays is Sunday and Public Holidays as announced in the Hong Kong Government Gazette. The definition of Regular Days is any days other than Sunday and Public Holidays as announced in the Hong Kong Government Gazette. To avoid any confusion, the Holidays during the Promotion Period including 1 January, 7 January, 14 January, 21 January, 28 January, 4 February, 10-13 February, 18 February, 25 February, 3 March, 10 March, 17 March, 24 March, 29-31 March, 1 April, 4 April, 7 April, 14 April, 21 April, 28 April, 1 May, 5 May, 12 May, 15 May, 19 May, 26 May, 2 June, 9-10 June, 16 June, 23 June, 30 June of 2024.

The spending on Regular Days or Holidays is determined by the transaction date (the Company and its system setting will determine the transaction date). For the transaction at overseas location or overseas online shop platform, the transaction date may be determined by the district and its time zone upon the successful transaction.

5. The Promotion consists of “Local Spending Reward - Extra 9X Gift Points (Regular Days) and 19X Gift Points (Holidays) for Retail Spending at Local Physical Stores” (refer to clause 5a),

“Overseas Spending Reward - Extra 9X Gift Points (Regular Days) and 19X Gift Points (Holidays) for Retail Spending at Overseas Physical Stores” (refer to clause 5b), “Online Spending Reward - Extra 9X Gift Points (Regular Days) and 19X Gift Points (Holidays) for Designated Online Spending” (refer to clause 5c) and “Bill Payment Reward - Extra 9X Gift Points for Bill Payment” (refer to clause 5d). Customers are eligible to enjoy the basic 1X Gift Point (HK\$1 Eligible Transaction = 1 Gift Point) and extra 9X Gift Points (HK\$1 Eligible Transaction = 9 Gift Points) being awarded under this Promotion and get a total of up to 10X Gift Points for related Eligible Transactions of each reward on Regular Days, or extra 19X Gift Points (HK\$1 Eligible Transaction = 19 Gift Points) being awarded under this Promotion and get a total of up to 20X Gift Points for related Eligible Transaction of each reward on Holidays (not applicable for the clause 5d). Each Customer (counted by the Identification Document Number) can enjoy the below offers during the month of registration and any calendar months onwards.

(a) “Local Spending Reward - Extra 9X Gift Points (Regular Days) and 19X Gift Points (Holidays) for Retail Spending at Local Physical Stores”: Each Customer can enjoy extra Gift Points by accumulating HK\$5,000 or above in local retail spending at physical stores (with single net spending transaction amount of HK\$500 or above per transaction, counted by posted amount of the transaction) in a calendar month (the “Eligible Retail Spending at Local Physical Stores”). Every HK\$1 Eligible Retail Spending at Local Physical Stores entitles the customer to an extra 9X Gift Points on Regular Days (The extra 9X Gift Points is capped at a maximum of 57,500 Gift Points in any calendar month and a maximum of 345,000 Gift Points during the entire Promotion Period). Every HK\$1 Eligible Retail Spending at Local Physical Stores entitles the customer to an extra 19X Gift Points on Holidays (The extra 19X Gift Points is capped at a maximum of 115,000 Gift Points in any calendar month and a maximum of 690,000 Gift Points during the entire Promotion Period).

(b) “Overseas Spending Reward - Extra 9X Gift Points (Regular Days) and 19X Gift Points (Holidays) for Retail Spending at Overseas Physical Stores”: Each Customer can enjoy extra Gift Points by accumulating HK\$5,000 or above in overseas (regions except Hong Kong) retail spending at physical stores (with single net spending transaction amount of HK\$500 or above per transaction, counted by posted amount of the transaction) in a calendar month (the “Eligible Retail Spending at Overseas Physical Stores”). Every HK\$1 Eligible Retail Spending at Overseas Physical Stores entitles the customer to an extra 9X Gift Points on Regular Days (The extra 9X Gift Points is capped at a maximum of 57,500 Gift Points in any calendar month and a maximum of 345,000 Gift Points during the entire Promotion Period). Every HK\$1 Eligible Retail Spending at Overseas Physical Stores entitles the customer to an extra 19X Gift Points on Holidays (The extra 19X Gift Points is capped at a maximum of 115,000 Gift Points in any calendar month and a maximum of 690,000 Gift Points during the entire Promotion Period).

(c) “Online Spending Reward- Extra 9X Gift Points (Regular Days) and 19X Gift Points (Holidays) for Designated Online Spending”: Each Customer can enjoy extra Gift Points on designated online spending at 5 specified merchant categories (includes supermarket, electronic product, entertainment, dining and travel (refer to below table)) (with no single net spending requirement amount, counted by posted amount of the transaction) (the “Eligible Online Spending”) by using an Eligible Credit Card. Every HK\$1 Eligible Online Spending entitles the customer to an extra 9X Gift Points on Regular Days (The extra 9X Gift Points is capped at a maximum of 30,000 Gift Points in any calendar month and a maximum of 180,000 Gift Points during the entire Promotion Period). Every HK\$1 Eligible Online Spending entitles the customer to an extra 19X Gift Points on Holidays (The extra 19X Gift Points is capped at a maximum of 60,000 Gift Points in any calendar month and a maximum of 360,000 Gift Points during the entire Promotion Period).

5 Specified Merchant Categories	Eligible Online Spending
Online Supermarket Spending	Online purchases of goods at supermarkets, convenience stores or department stores. Examples of merchants include but are not limited to: PARKnSHOP, Wellcome, HKTVmall, Zstore/Neighbour Buy and Sogo Online Shops
Online Electronic Product Spending	Online purchases of electronic products at electronic product merchants. Examples of merchants include but are not limited to: Apple.com, Broadway, Fortress and YOHO Online Shops For avoidance of doubt, spending on electronic products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.
Online Entertainment Spending	Online spending for recreational products or services at entertainment merchants, cinemas, attractions, recreational outlets or ticketing. Examples of merchants include but are not limited to: iTunes, Cityline, Hong Kong Disneyland, Ocean Park Hong Kong Online Platform
Online Dining Spending	Online spending on food and beverage ordered from restaurants, fast food stores, restaurants chain or food

	<p>delivery platform merchants. Examples of merchants include but are not limited to: Deliveroo, foodpanda and OpenRice Online Platform</p> <p>For avoidance of doubt, online booking of banquets, private banquets, private parties, and food or beverages provided by dining outlets/food counters in hotels/department stores/associations/clubhouses shall not be deemed as Eligible Spending.</p>
Online Travel Merchant Spending	<p>Online purchase of any travel products (including hotel reservations, air tickets, travel packages or attraction tickets) at travel agencies, airlines, hotels or online travel platforms. Examples of merchants include but are not limited to: Agoda, Expedia, Klook, Trip.com and Cathay Pacific Online Shops</p> <p>For avoidance of doubt, spending on travel products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>

The 5 specified merchant categories and Eligible Online Spending stated in clause 4a shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, UnionPay International or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

(d) “Bill Payment Reward - Extra 9X Gift Points for Bill Payment”: Each Customer can enjoy an extra 9X Gift Points on bill payment transactions no matter on Regular Days or Holidays and made via BOCHK Personal Internet Banking/Mobile Banking, or the regular autopay bill payment transaction agreed with merchants (with no single net spending requirement amount, counted by posted amount of the transaction) (the “Eligible Bill Payment”). Every HK\$1 Eligible Bill Payment entitles the customer to an extra 9X Gift Points (The extra 9X Gift Points is capped at a maximum of 15,000 Gift Points in any calendar month and a maximum of 90,000 Gift Points during the entire Promotion Period). The regular autopay bill payment transaction is defined and determined by the merchants, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

6. For the above Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores and Eligible Online 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. Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores and Eligible Online Spending shall be determined at the sole and absolute discretion of the Company.

7. “Eligible Bill Payment” excludes those made to payees such as the Inland Revenue Department, Banking and Credit Card Services, Credit Services, Securities Brokers and Loan Repayments (including but not limited to transactions under the bill type of Policy Loan Repayment), and excluding Bill Payment by instalment, and AlipayHK and WeChat Pay HK transactions. Eligible Bill Payments shall be determined at the sole and absolute discretion of the Company.
8. For Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores, Eligible Online Spending and Eligible Bill Payment made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
9. All Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores, Eligible Online Spending and Eligible Bill Payment will be counted on the respective transaction date (bill payment transactions made via BOCHK Personal Internet Banking/Mobile Banking will be counted on the transaction date; for details, please refer to the BOCHK Personal Internet Banking/Mobile Banking). Upon verification of the Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores, Eligible Online Spending and Eligible Bill Payment transaction details by the Company, the Gift Points will be credited to the first registered main card account within three months after the last day of each calendar month during the Promotion Period. Gift Points awarded will be rounded to the nearest dollar. To be eligible for the Gift Points, the Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores, Eligible Online

Spending and Eligible Bill Payment (based on transaction date) of each calendar month must be successfully posted on or before the 7th day of the subsequent month.

Promotion Period (both dates inclusive)	Posting Date of Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores, Eligible Online Spending and Eligible Bill Payment	Date of crediting of extra Gift Points	Monthly Statement showing the record of Gift Points
The first calendar month: 1 - 31 January 2024	On or before 7 February 2024	On or before 30 April 2024	April or May 2024
The second calendar month: 1 - 29 February 2024	On or before 7 March 2024	On or before 31 May 2024	May or June 2024
The third calendar month: 1 - 31 March 2024	On or before 7 April 2024	On or before 30 June 2024	June or July 2024
The fourth calendar month: 1 - 30 April 2024	On or before 7 May 2024	On or before 31 July 2024	July 2023 or August 2024
The fifth calendar month: 1 - 31 May 2024	On or before 7 June 2024	On or before 31 August 2024	August or September 2024
The sixth calendar month: 1 - 30 June 2024	On or before 7 July 2024	On or before 30 September 2024	September or October 2024

10. 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. The Promotion can be

registered with a BOC Chill Card, but the related Eligible Spending and Gift Points is not applicable to the BOC Chill Card. 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).

11. Registration and Eligible Online Spending, Eligible Retail Spending at Local Physical Stores, Eligible Retail Spending at Overseas Physical Stores, and Eligible Bill Payment transactions made with a supplementary card will be combined with those from the main card to calculate towards the Gift Points. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Gift Points.
12. 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.
13. 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.
14. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Retail Spending at Local Physical Store, Eligible Retail Spending at Overseas Physical Store, Eligible Online Spending and Eligible Bill Payment transaction.
15. 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.
16. The Extra Gift Points Reward awarded cannot be transferred or resold.

17. 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
18. 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.
19. Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers.
20. 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 App Gallery 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.
21. 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.
22. 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.

23. 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. 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. 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 and go to "Mobile Payment" in "Products & Services" section.
24. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
25. 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.
26. 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.
27. 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!