

Terms and Conditions of “BOC UnionPay Dual Currency Card – Exclusive for Taiwan Spending”:

1. “BOC UnionPay Dual Currency Card – Exclusive for Taiwan Spending” (“Promotion”) is only applicable to cardholders of BOC UnionPay Dual Currency Cards issued in Hong Kong bearing the BOC logo (“Eligible Credit Cards”).
2. Unless otherwise specified, the Promotion runs from 1 August to 30 September 2023 (both dates inclusive) (“Promotion Period”).
3. “Eligible Spending” refers to retail spending at physical merchants in Taiwan in foreign currency with an Eligible Credit Card (“Eligible Spending”), excluding Online Spending. Eligible Spending may be defined by the BOC Credit Card (International) Limited (“Company”) at its sole discretion, with reference to UnionPay International for properly defining transaction categories. To be eligible for the Cash Rebate, the Eligible Spending (based on transaction date) must be successfully posted on or before 20 October 2023. Mobile payment includes transactions via BoC Pay, Union Pay App, Apple Pay and Huawei Pay (if applicable), but **excludes** AlipayHK and WeChat Pay transactions, Instant Rewards transactions, 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/bills (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental and 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 for charity donations and at non-profit organisations, and any unauthorised transactions.
4. The registration period of the Promotion runs from 10:00 a.m. on 1 August to 11:59 p.m. on 30 September 2023. Registration must be made during the registration period by correctly entering the Eligible Credit Card’s information on the BoC Pay Mobile Application (“BoC Pay”), BOCHK website (www.bochk.com/s/a/upitaiwan23en), BOCHK Mobile Application or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) (“Registration”). The Registration reference number will be announced when the Registration is successful. The quota for Registration is limited to the first 3,800 successfully registered customers and is on a first-come-first-served basis. The Registration record and quota are calculated based on the computer record of the Company.
5. All Promotion Period, registration period and transaction days are based on Hong Kong Time.
6. The Promotion is only applicable to successfully registered Cardholders of Eligible Credit Cards (counted by the Identification Document Number) (“Eligible Customers”). Each Eligible Customer can enjoy 3% Cash Rebate (“Cash Rebate”) for accumulating an Eligible spending amount with equivalent to HK\$3,500 with a successfully registered Eligible Credit Card within the Promotion Period (transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement). A maximum of HK\$150 Cash Rebate can be awarded to each Eligible Customer during the entire Promotion Period.
7. The Cash Rebate will be credited to the first successfully registered eligible main HKD card account that reaches the spending requirement, on or before 31 January 2024 upon verification of the Eligible Overseas Spending details by the Company.
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 Cash Rebate will be awarded if the Cardholder registers/spends with any cards other than the Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card HKD account that reaches the spending requirement if the Cardholder registers with more than one Eligible Credit Card. The Cash Rebate will be credited to the new card account if the registered credit card has been converted or upgraded during the Promotion Period.
9. All Eligible Credit Card accounts of the Eligible Customer will be automatically combined

for the calculation of the entitled Cash Rebates. Registration and Eligible Spending made with the main card and supplementary card will be combined as the same Eligible Credit Card account for the calculation of the entitled Cash Rebate.

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 from overseas physical merchants. 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 Period. 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 Overseas Spending.
13. Only customers whose Eligible Credit Card accounts are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate is being awarded will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card Agreement and Credit Card User Agreement during the Promotion Period or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.
14. The Cash Rebate cannot be refunded, transferred, resold or redeemed for cash or other gift items. Cash Rebate can only be applied against 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.
15. 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 rebates have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
16. Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers.
17. 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 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.
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 benefit of any of the provisions of these terms and conditions.
20. 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.
21. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions Summary of "10X Amazing Rewards":

1. The promotion and registration period of "10X Amazing Rewards" is from 1 July to 31 December 2023 (both dates inclusive). The BOC Credit Card "10X Amazing Rewards – Up to 10X 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. **This Promotion is not applicable to BOC Chill Cards.** Limited quotas and Terms and Conditions apply, please refer to www.bochk.com/s/a/ms2023_10xe for program details and registration.

Terms and conditions summary of “Up to 4% Cash Rebate for spending via mobile payment”:

1. The offer is eligible for BOC Dual Currency Card (including the BOC Dual Currency Diamond Card and the BOC Dual Currency Platinum Card) issued by BOC Credit Card (International) Ltd. (the "Company") in Hong Kong. The BOC Dual Currency Diamond Card is eligible for 4% cash rebate whilst the BOC Dual Currency Platinum Card is eligible for 2% cash rebate. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum of HK\$100 Cash Rebate per month, and Cash Rebate 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. Eligible Transaction is applicable to transactions made through BoC Pay, UnionPay APP, Apple Pay and Huawei Pay conducted by Eligible Card. The promotion period runs from now until 31 December 2023. Terms and conditions apply and please visit for www.bochk.com/s/a/gba_e for details.

Terms and conditions summary of “0% Handling Fee for Overseas Spending”

1. The offer is applicable to BOC Dual Currency Card. Terms and conditions apply, please visit BOC website>Credit Card>Card Products for details

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