

Terms and Conditions of BOC Visa Credit Card “Amazing Local Rewards – Up to 5% Cash Rebate”:

1. The BOC Visa Credit Card “Amazing Local Rewards – Up to 5% Cash Rebate” (the “Promotion”) is only applicable to cardholders of BOC Visa Credit Cards and BOC Visa Co-branded Cards issued in Hong Kong bearing the BOC logo (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 2026 (both dates inclusive) (the “Promotion Period”).
3. The registration period of the Promotion runs from 10:00 on 1 January to 23:59 on 28 February 2026 (the “Registration Period”). To participate in the Promotion, the cardholder must register his/her Eligible Credit Card and/or BoC Pay+ linked with an Eligible Credit Card via BoC Pay+ Mobile Application, BOCHK Mobile Application or the website of the Promotion (www.bochk.com/s/a/ms_1h26ve) 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 40,000 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. The Company reserves the right to bring forward / change the Registration Period without prior notice. The registration during the Registration Period will be valid and Terms and Conditions applied.
4. During the Promotion Period, each customer’s Eligible Transaction on Holidays or Regular Days is eligible for a 5% Cash Rebate or 2% Cash Rebate (refer to clause 5). The definition of Holidays is Sundays and Public Holidays as announced in the Hong Kong Government Gazette, and additional holiday may be added by the Company during the promotion period, and details will be announced on the promotion webpage or Pay+. The definition of Regular Days is any days other than Sundays and Public Holidays as announced in the Hong Kong Government Gazette. To avoid any confusion, the Holidays during the Promotion Period include 1 January, 4 January, 11 January, 18 January, 25 January, 1 February, 8 February, 15 February, 17 to 19 February, 22 February, 1 March, 8 March, 15 March, 22 March, 29 March, 3 to 7 April, 12 April, 19 April, 26 April, 1 May, 3 May, 10 May, 17 May, 24 to 25 May, 31 May, 7 June, 14 June, 19 June, 21 June and 28 June 2026. Additional holiday may be added by the Company during the promotion period (the announced additional holidays included 14 February, 14 March, 11 April and 9 May 2026), and details will be announced on the promotion webpage or BoC Pay+.

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 transactions at overseas locations or overseas online transactions, the transaction date may be determined by the district and its time zone upon successful transaction.

5. The Promotion consists of “Local Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Retail Spending at Local Physical Stores” (refer to clause

5a) and “Online Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Online Spending” (refer to clause 5b). Each Customer (counted by the Identification Document Number) can enjoy the below offers starting from the month of registration and any calendar months onwards during the registration period.

- (a) “Local Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Retail Spending at Local Physical Stores”: Each customer can enjoy up to 5% Cash Rebate on designated local physical store spending at 7 specified spending categories (includes electronic product, medical, dining, travel, pets and entertainment, jewellery & clothing (refer to the below table)) (the “Eligible Retail Spending at Local Physical Stores”) 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 Total Retail Spending at Local Physical Stores”). Eligible Retail Spending at Local Physical Stores entitles the customer to an extra 2% Cash Rebate on Regular Days (the extra 2% Cash Rebate is capped at a maximum of HK\$120 in any calendar month and a maximum of HK\$720 during the entire Promotion Period). Eligible Retail Spending at Local Physical Stores entitles the customer to an extra 5% Cash Rebate on Holidays (the extra 5% Cash Rebate is capped at a maximum of HK\$300 in any calendar month and a maximum of HK\$1,800 during the entire Promotion Period).

7 specified spending categories	Eligible Retail Spending at Local Physical Stores
Pet Merchant Spending	Spending at physical stores of pet stores or veterinary service providers.
Entertainment Spending	Spending on recreational products or services at physical stores of entertainment merchants, cinemas or ticketing.
Travel Merchant Spending	Spending at physical stores of travel agencies, airlines or hotel (including hotel reservations, air tickets, travel packages or attraction tickets).
Electronic Product Spending	Spending at physical stores of electronic product merchants.

Dining Spending	Spending on food and beverages at physical stores of restaurants, fast food stores or restaurant chains. For avoidance of doubt, spending on online bookings 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.
Medical Spending	Spending at physical stores of medical merchants providing body checks or medical services.
Jewellery & Clothing Spending	Spending at physical stores of jewellery or clothing merchants.

The 7 specified spending categories and Eligible Retail Spending at local physical stores shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited 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.

- (b) “Online Spending Reward – Extra 2% Cash Rebate (Regular Days) and 5% Cash Rebate (Holidays) for Designated Online Spending”: Each customer can enjoy up to 5% cash rebate on designated online spending at 7 specified spending categories (includes electronic product, medical, dining, travel, pets and entertainment, jewellery & clothing (refer to the 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. Eligible Online Spending entitles the customer to an extra 2% Cash Rebate on Regular Days (the extra 2% Cash Rebate is capped at a maximum of HK\$60 in any calendar month and a maximum of HK\$360 during the entire Promotion Period). Eligible Online Spending entitles the customer to an extra 5% Cash Rebate on Holidays (the extra 5% Cash Rebate is capped at a maximum of HK\$200 in any calendar month and a maximum of HK\$1,200 during the entire Promotion Period).

7 specified spending categories	Eligible Online Spending
--	---------------------------------

<p>Online Pet Merchant Spending</p>	<p>Online Spending at physical stores of pet stores or veterinary service providers.</p> <p>For avoidance of doubt, spending on pet products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>
<p>Online Entertainment Spending</p>	<p>Online Spending on recreational products or services at entertainment merchants, cinemas or ticketing.</p> <p>For avoidance of doubt, spending on entertainment products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>
<p>Online Electronic Product Spending</p>	<p>Online spending at electronic product merchants.</p> <p>For avoidance of doubt, spending on electronic products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>
<p>Online Dining Spending</p>	<p>Online spending on food and beverages at restaurants, fast food stores, restaurants chain or food delivery platform merchants.</p> <p>For avoidance of doubt, spending on online bookings 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>
<p>Online Medical Spending</p>	<p>Online spending at medical merchants providing body checks or medical services.</p> <p>For avoidance of doubt, spending on medical merchants booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>
<p>Online Travel Merchant Spending</p>	<p>Online spending at travel agencies, airlines, hotels or online travel platforms (including hotel reservations, air tickets, travel packages or attraction tickets).</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.
Online Jewellery & Clothing Spending	<p>Online spending at jewellery stores, clothing stores or online fashion platforms.</p> <p>For avoidance of doubt, spending on jewellery or clothing booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>

The 7 specified spending categories and Eligible Online Spending shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited 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.

6. Each customer can enjoy a maximum of HK\$680 Cash Rebate in each calendar month and a maximum of HK\$4,080 Cash Rebate in the entire promotion period.
7. For the above Eligible Total Retail Spending at Local Physical Stores , Eligible Retail Spending at Local Physical Stores and Eligible Online Spending includes spending made with Eligible Credit Cards or through mobile payment using Eligible Credit Cards (the direct payment by credit cards via mobile payment includes BoC Pay+, Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions made by AlipayHK, Union Pay App, Huawei Pay, WeChat Pay HK, Alipay and WeChat Pay, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), 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, purchase of cash vouchers/gift cards, 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 Total Retail Spending at Local Physical Stores, Eligible Retail

Spending at Local Physical Stores and Eligible Online Spending shall be determined at the sole and absolute discretion of the Company.

8. All Eligible Total Retail Spending at Local Physical Stores, Eligible Retail Spending at Local Physical Stores and Eligible Online Spending will be counted on the respective transaction date. Upon verification of the Eligible Total Retail Spending at Local Physical Stores, Eligible Retail Spending at Local Physical Stores and Eligible Online Spending transaction details by the Company, the Cash Rebate 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. Cash Rebate will be rounded to the nearest dollar. To be eligible for the Cash Rebate, the Eligible Total Retail Spending at Local Physical Stores, Eligible Retail Spending at Local Physical Stores and Eligible Online Spending (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 Total Retail Spending at Local Physical Stores, Eligible Retail Spending at Local Physical Stores and Eligible Online Spending	Date of crediting of extra Cash Rebate	Monthly Statement showing the record of Cash Rebate
The first calendar month: 1 - 31 January 2026	On or before 7 February 2026	On or before 30 April 2026	April or May 2026
The second calendar month: 1 - 28 February 2026	On or before 7 March 2026	On or before 31 May 2026	May or June 2026
The third calendar month: 1 - 31 March 2026	On or before 7 April 2026	On or before 30 June 2026	June or July 2026

The fourth calendar month: 1 - 30 April 2026	On or before 7 May 2026	On or before 31 July 2026	July or August 2026
The fifth calendar month: 1 - 31 May 2026	On or before 7 June 2026	On or before 31 August 2026	August or September 2026
The sixth calendar month: 1 - 30 June 2026	On or before 7 July 2026	On or before 30 September 2026	September or October 2026

9. 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, if the registered credit card has been converted or upgraded, or is not applicable for Cash Rebate credit, the Cash Rebate will be credited to the new card account or an Eligible Credit Card account with recent spending (the Company and its system setting will determine the eligibility of Cash Rebate credit).
10. Registration and transaction 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.
11. 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.
12. 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.

13. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Total Retail Spending at Local Physical Stores, Eligible Retail Spending at Local Physical Store, Eligible Retail Spending at Overseas Physical Store and Eligible Online Spending.
14. 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 Cash Rebate are being 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, outstanding balance to repay, the card account being in default, or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebate are being awarded, the Cash Rebate will be cancelled automatically forthwith.
15. The Extra Cash Rebate Reward awarded cannot be transferred or resold.
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 Cash Rebate have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
17. 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.
18. 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.
19. 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.

20. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. 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.
22. 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.
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!