

尊貴的客戶：

因應中銀 Private Card 年費豁免優惠調整合資格簽賬交易定義的通知

感謝閣下選用中國銀行（香港）有限公司/中銀信用卡（國際）有限公司的服務。我們將修訂《中銀 Private Card 年費豁免優惠條款及細則》（「修訂」），並將於 2022 年 12 月 22 日（「生效日期」）生效。您可於生效日期或之後於中銀香港網頁>「信用卡」>「信用卡詳情」>「中銀信用卡」>「中銀 Private Card」>的相關產品 / 服務頁面點擊查閱有關修訂版本。請見下列有關修訂詳情。

主要修訂詳情：

《中銀 Private Card 年費豁免優惠條款及細則》的修訂	
項目	修訂（新增內容以底線表示，刪除內容以刪除線表示）
第 2 條	有關合資格的交易需於簽賬期內進行簽賬及於交易日後 7 天內成功誌賬。合資格交易包括有簽賬/電子存根/收據的本地及海外零售簽賬、網上零售簽賬交易及、於簽賬期內已誌賬的「免息消費分期計劃」金額及繳交稅款（「合資格簽賬交易」）。合資格簽賬交易不包括「積 FUN 錢」交易、本地及海外現金提現、自動轉賬、年費、財務費用、手續費、結餘轉戶金額、現金存戶服務金額、於簽賬期內未誌賬的「免息消費分期計劃」金額、禮品換購費、網上支付系統繳費予指定商戶（包括但不限於 Paypal 或支付寶）、繳費金額（包括但不限於支付通訊費或水電等公用設施的費用）、網上繳費金額、網上繳費分期、繳交稅款、郵購、電話或傳真訂購、賭場交易、「現金分期」計劃、「月結單分期」計劃、八達通增值、繳交基金之供款、 <del>保險費用、逾期費用、超額費用、利息、禮品送貨服務費、投機買賣、其他未經許可之簽賬、購買及/或充值儲值卡或電子錢包的交易、透過流動裝置/應用程式/電子轉賬平台進行個人對個人(P2P)的現金轉賬、其他沒有簽賬存根/電子存根/收據的零售簽賬交易或中銀信用卡(國際)有限公司(「卡公司」)不時決定的其他類別交易</del>

請注意，有關修訂將可追溯至整個簽賬期（有關定義見條款第 1 條）。閣下如對修訂有任何查詢/回應，請致電 24 小時尊尚客戶服務熱線(852) 2928 2388。

如本通告中英文版本之間有任何不一致之處，以中文版本為準。

中國銀行（香港）有限公司/中銀信用卡（國際）有限公司謹啓  
2022 年 12 月 22 日

Dear Customer,

Notice of amendment to the definition of the eligible transaction of  
the BOC Private Card Annual Fee Waiver Offer

Thank you for choosing the services of Bank of China (Hong Kong) Limited and BOC Credit Card (International) Limited. Please be informed that the Terms and Conditions of BOC Private Card Annual Fee Waiver Offer has been amended (“Amendment”). The Amendment will be effective from 22 December 2022 (“Effective Date”). You may also check our bank’s website > “Credit Card” > “Card Products” > “BOC Credit Card” > the relevant product or service page of “BOC Private Card” to view the revised version of the Terms and Conditions which will contain the Amendment on or after the Effective Date. Details of the Amendment are set out below:

Details of Key Amendment:

Amendment to the Terms and Conditions of BOC Private Card Annual Fee Waiver Offer	
Item	Newly added / amended content (additions are underlined and deletions are crossed out)
2	The eligible transaction must be made within the Spending Period and posted to eligible account within 7 days from the transaction date. Eligible transaction includes local, overseas and online retail transactions with machine printed / electronic sales slip / receipt, posted amount of Merchant Interest-free Instalment Plan <u>and tax payment</u> within the Spending Period (the “Eligible Transaction”). Eligible Transaction excludes Instant Rewards offer, local and overseas cash advance, autopay, annual fee, finance charges, handling fee, balance transfer amount, Cash Before Card amount, unposted amount of Merchant Interest-Free Instalment Plan, gift redemption fee, payment via online payment system to designated merchants (for example but not limited to Paypal or Alipay, etc.), any bill payment (including but not limited to payment of telecommunication or utilities bills), online bill payment, online bill payment installment, <del>tax payment</del> , mail order, fax / phone order, casino transaction, “Cash Instalment” Plan, “Statement Instalment” Plan, Octopus Automatic Add Value, mutual funds payment, <del>insurance transactions</del> , overdue fees, over-limit fees, interest, gift delivery service charge, speculation transactions, unauthorized transactions, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via

	mobile device / app / electronic platform, all other retail transactions without machine printed / electronic sales slip / receipt and any categories of transaction determined from time to time by BOC Credit Card (International) Limited (the "Company").
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Please note that the relevant Amendment will be applied to the whole Spending Period (Refer to Clause 1 for the definition). Should you have any enquiry/response regarding the Amendment, please contact our 24-hour Elite Customer Service Hotline (852) 2928 2388. Should there be any discrepancy between the Chinese and the English versions of this letter, the Chinese version shall prevail.

Bank of China (Hong Kong) Limited and BOC Credit Card (International) Limited

22 December 2022