

Terms and conditions of Earn 10X Gift Points On Dining for BOC Private Card:

1. The promotion period runs from now until 31 December 2025 (both dates inclusive) (the "Promotion Period").
2. Unless otherwise specified, the offer is only applicable to BOC Private Card (the "Eligible Credit Card") that issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong.
3. Customers can enjoy extra 9X Gift Points on top of the basic 1X Gift Point (HK\$1=Gift Point) for every HK\$1 Dining Transaction on Eligible Credit Card (the "Eligible Dining Transaction"), total 10X Gift Points.
4. Eligible Dining Transaction include transactions made at merchants with merchant codes defined as restaurants/dining merchants/organizations (as defined by the Company/Visa International from time to time), not applicable to banquet services, private parties/functions, private room events, dining outlets in food courts/supermarkets/department stores/social/sports association or clubhouses. Eligible Dining Transaction does not include payment through Alipay and WeChat Pay.
5. The Company may from time to time at its sole discretion define the meaning of Eligible Dining Transaction, with reference to Visa International for properly defining the above-mentioned designated category.
6. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the customer due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Dining Transaction.
7. Eligible Dining Transaction from an additional card will be combined with those from the main card to calculate towards the total Gift Points.
8. Only Eligible Dining Transaction successfully posted to the account within seven days from the transaction date will be counted. Gift Points awarded will be rounded to the nearest dollar where appropriate and credited to the main card account of Eligible Card in the month following the transaction month.
9. Each Eligible Credit Card account (main card and additional card combined in the calculation) is eligible for earning extra 112,500 Gift Points in maximum each calendar month.
10. The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the offers.
11. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Dining Transaction and will not be qualified for extra Gift Points.
12. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Gift Points entitlement will be forfeited automatically forthwith.
13. The Company will verify the transaction record to confirm the Gift Points entitlement of each customer. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
14. If a customer commits any dishonest or fraudulent act, the Company shall cancel the eligibility

of the respective customer for the offer and reverse any so awarded Gift Points from the related card account without prior notice (in the ratio of every 25,000 Gift Points being equivalent to HK\$100). The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.

15. If the Eligible Dining Transaction is cancelled subsequent to the award of the Gift Points, customer will have to return to the Company the Gift Points being awarded. The Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice.
16. The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
17. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
18. Customer must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the customer to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/ or such further documentation submitted to the Company will not be returned.
19. No person other than the Eligible Credit Card customer and the Company will have any right 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 change, suspend or terminate the offers, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.
21. The Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
22. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

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