General Terms and Conditions

- 1. The Promotion runs from 1 January until 31 December 2024 (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. Details of number of complimentary visits entitled in Promotion Period and other related charges are as follows:

Plaza Premium Lounge	Eligible Credit Card customers	Number of complimentary visits entitled in Promotion Period	Other related charges
Plaza Premium First	Main cardholder, supplementary cardholder of Eligible Credit Card and accompanying guest(s)	A total of 5 complimentary visits	 If more than 5 visits, subsequent visits will be subject to a charge of HK\$400 per visit per person. The charge will be debited directly to the respective main cardaccount.
Designated Plaza Premium Lounges (including INTERVALS Sky Bar and Restaurant)	Main cardholder of Eligible Credit Card	Unlimited	- Supplementary cardholder and accompanying guest(s) will have to pay HK\$220 each time using designated Plaza Premium Lounges.

- 4. Cardholders of Eligible Credit Card are allowed to enjoy free service once in each Airport Lounge (Plaza Premium Lounge, INTERVALS Sky Bar and Restaurant or Plaza Premium First) everyday (subject to the time record of respective airport lounge), subsequent visits on the same day in the same Airport Lounge will be subject to a charge of HK\$220 (Plaza Premium Lounge or INTERVALS Sky Bar and Restaurant) / HK\$400 (Plaza Premium First) per visit per person. The charge will be debited directly to the respective main card account.
- 5. Plaza Premium First is applicable to the lounge located at Level 6, Departures Level, Terminal 1, Hong Kong International Airport (Near Gate 1) only. For details, please visit <u>https://www.plazapremiumfirst.com/home</u>. Usage of Plaza Premium First is limited to 3 hours per visit for main cardholder of Eligible Credit Card.
- 6. For list of designated Plaza Premium Lounges, please visit <u>https://www.plazapremiumlounge.com/en-uk</u>. Not applicable to Plaza Premium Lounges which are located out of China and with "This lounge is owned and managed by a third party" stated on Plaza Premium Lounge official website.
- 7. Usage of INTERVALS Sky Bar and Restaurant is limited to 90 minutes per visit.
- 8. The cardholder must abide by the rules and policies of each participating location, and the cardholder accepts that a same day boarding pass and Eligible Credit Card for a Lounge does not guarantee access to that Lounge. The cardholder accepts that the Company has no control over the Lounge's decision on whether to admit any cardholder or accompanying guest, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time customers may spend in the location, any charges payable above and beyond those included in the Lounge access, or the personnel employed by the Lounge.

- 9. Offer is subject to availability.
- 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. No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- 12. The Company reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at its sole discretion without prior notice.
- 13. 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.
- 14. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 15. Should there be any discrepancy or inconsistency between the English and the Chinese 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!