

Terms & Conditions of “BOC Private Card Up To 15% Off Airfare of Designated Airlines Promotion”:

1. Promotion period runs from 12 May till 16 October 2025 (both dates inclusive) (the “Promotion Period”).
2. Unless otherwise specified, offer is only applicable to clients of BOC Private Card (the “Eligible Credit Card”) (the “Clients”) that is issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. During the Promotion Period, Clients can enjoy up to 15% off business class (the “Designated Flight Class”) flight tickets of Cathay Pacific, Emirates, Japan Airlines or Korea Air (collectively the “Designated Airlines”) by making a flight booking via BOC Private Card Lifestyle Manager and settling the payment with an Eligible Credit Card (the “Offer”).
4. Offer is applicable to flight bookings of Designated Airlines and Designated Flight Class made via the designated travel service provider appointed by the Company (the “Service Provider”). Offer is based on available flights and availability. Unless otherwise specified, Offer is not applicable to any promotional or online airfares and cannot be combined or applied with other promotions and discounts.
5. Flight bookings must be made at least 7 working days (excluding Saturdays, Sundays and public holidays) before the departure date, which is counted from the following day of successful receipt of reservation request by BOC Private Card Lifestyle Manager. Any requests of quotations and/or bookings made in less than 7 working days prior to the departure date are not accepted.
6. If Client wishes to proceed with the booking after receiving the quotation, the Client should have also clearly agreed and authorized BOC Private Card Lifestyle Manager to pass the name, email address and mobile number to the Service Provider to proceed with the relevant booking and enter the payment process. The Service Provider will then send a payment link to the email address provided by the Client and payment using the Eligible Credit Card is required via the payment link. The booking is deemed successful and confirmed only after completion of payment and receipt of Service Provider’s notification of booking confirmation.
7. Offer is valid for flight bookings made from 12 May 2025 onwards and the trip must be completed within 6 months from the booking date. For example, the return date of the flight booked on 31 May 2025 must not be later than 30 November 2025.
8. During the Promotion Period, each Eligible Credit Card Client can enjoy a maximum of HK\$6,000 discount per calendar month (counted the day when reservation is confirmed and payment is completed). 12-31 May and 1-16 October will be regarded as one calendar month respectively. Eligible main card and additional card holders are regarded as one account when calculating the maximum discount value that a Client can enjoy per calendar month during the Promotion Period.
9. Offer is only applicable to airfares and does not include taxes, surcharges, handling fee or any other fees. All applicable taxes, surcharges, handling fee or any other fees will be borne by Client and charged to the Eligible Credit Card. Airfares of the Offer are subject to the time when booking is confirmed by Client and the flight ticket is issued. Whether or not the airfare and flight can be reserved is subject to policies and regulations of Designated Airlines.
10. Availability of seats and airfares is subject to the latest flight booking status provided by Service Provider and/or Designated Airlines upon booking confirmation by Client and related payment process has been completed (not at the time of quotation).
11. Ticket issuance fee per ticket is approximately HK\$500 and is non-refundable. Ticket issuance fee of the Offer ticket is to be borne by Client.
12. Offer is subject to limited quotas and available on a first-come-first-served basis while quotas last. Offer is also subject to the flight availability of Designated Airlines.
13. Client who make the flight booking under the Offer must be one of the travellers. Any other travellers using the Offer flight ticket must travel with the Client with the same itinerary.
14. No refund will be honoured under any circumstances once the payment is completed.
15. Blackout dates may apply. Clients' requested departure dates cannot be guaranteed, subject to flight availability of Service Provider and/or Designated Airlines.
16. All Offer itineraries must start and end in Hong Kong. Flight tickets must be issued in Hong

Kong.

17. Only one stop-over is allowed in the Offer itinerary.
18. Offer is not applicable to Offer itineraries with both one stop-over and open-jaw.
 - Stop-over refers to long stop in the connecting city and is more than 24 hours. For example, flying from Hong Kong to Osaka via Japan Airlines and staying for multiple days in Tokyo, the connecting city, either en-route to or from Osaka.
 - Open-jaw refers to flights to one city with return from another eligible city. For example, A to B, C to A. If B and C are neighboring airports in the same city, the ticket will not be regarded as open-jaw tickets.
19. Offer is not applicable to open tickets, open returns, circle trips and "round the world" trips.
 - Open tickets refer to tickets with no fixed travel dates or time, but with a fixed validity period. Open return refers to a flexible ticket of which the time and date of return need not be specified at time of ticketing.
 - Circle trip refers to a trip of which the origin city is also the final destination city but with more than one stop-over. For example: Hong Kong to Los Angeles, Los Angeles to New York, and New York to Hong Kong.
20. Cancellations or amendments of bookings must be made through BOC Private Card Lifestyle Manager.
21. For cancellation and amendment of flight bookings, cancellation and amendment fees apply subject to the cancellation and amendment policies of Designated Airlines. Clients' requested change of flight dates cannot be guaranteed, subject to flight availability of Service Provider and/or Designated Airlines. No refund will be honoured if the requested change is rejected due to flight availability.
22. Once the Offer tickets are issued, all associated cost of deviations or changes in routing will be borne by Client and to be settled with Eligible Credit Card. Applicable charges as a result of changes or amendments include but may not be excluded to re-issuance fee, amendment or cancellation fees per airline policy, applicable local government taxes, airline surcharges and any fare differences as a result of the amendment.
23. Offer tickets are non-transferable and not exchangeable for tickets of other airlines. Any trips on airlines other than Designated Airlines under this Offer shall be ticketed and paid for separately from the tickets issued under the Offer.
24. Clients' Eligible Credit Card accounts must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offer.
25. Any fraud and/or abuse of the Offer by any person (as determined by Bank of China (Hong Kong) Limited (the "BOCHK") and the Company at their sole discretion) will result in forfeiture of the person's eligibility to the Offer. BOCHK and/or the Company reserve the right to deduct the value of any Offer redeemed inappropriately by a Clients directly from any of the Clients' Eligible relevant Credit Card/Smart Account/Payment account without prior notice and/or take legal action in such instances to recover any outstanding amounts.
26. All images and information are for reference only.
27. BOCHK and/or the Company is not the supplier or service provider of the related products / services. Relevant products / services are provided by Service Provider and/or Designated Airlines. Any enquiries, opinions, claims, complaints or disputes relating to the goods and services should be directed to Service Provider and/or Designated Airlines. BOCHK and/or the Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters relating to the goods, products and services provided by Service Provider and/or Designated Airlines. Service Provider and/or Designated Airlines is solely responsible for all obligations and liabilities.
28. No person other than the Eligible Credit Card Clients, BOCHK and/or 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.
29. BOCHK and/or the Company reserve the right to amend, suspend or cancel the Offer or its terms and conditions. BOCHK and/or the Company reserve the right of final decision on all matters and disputes.

30. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
31. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

The Company accepts no liability for the quality of or any other matters relating to the products and services provided by Visa, Service Provider and/or Designated Airlines. Service Provider and/or Designated Airlines are solely responsible for all obligations and liabilities relating to the products and services on offer. The Company, Visa, Service Provider and/or Designated Airlines reserve the right to suspend, change, or terminate the offers or amend the offer terms and conditions at their sole discretion. All matters and disputes will be subject to the final decision of the Company, Visa and Service Provider and/or Designated Airlines.

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