

Terms and conditions of BOC Private Card First Year Annual Fee Half Fee Offer (“Offer”):

1. The promotion period runs from now until 31 December 2025 (both dates inclusive, the “Promotion Period”).
2. Unless otherwise specified, 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. The holders (the “Clients”) of Eligible Credit Card Customers whose BOC Private Card application is approved within the Promotion Period, will be entitled to half fee offer for first year annual fee, i.e.: HK\$9,400 for first year annual fee.
4. For the details of BOC Private Card annual fee, please refer to Fees of “BOC Credit Card Key Facts Statement”.
5. 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 Offer.
6. 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 Offer entitlement will be forfeited automatically forthwith.
7. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. No person other than the Client 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.
9. Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company reserves the right to change, suspend or terminate the Offer below, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.
10. BOCHK and/or 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.
11. 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!