


Notice of Amendments to BOC Credit Card “Terms and Conditions of Gift Point Rewards Programme” & “Terms & Conditions of Free Global Personal Accident Protection”

Please be informed that BOC Credit Card (International) Ltd. (the “BOCCC”) has revised the “Terms and Conditions of Gift Point Rewards Programme” & “Terms & Conditions of Free Global Personal Accident Protection” as listed below. Unless otherwise specified, other service charges/fees/terms and conditions remain unchanged.

*The revision of “Terms & Conditions of Free Global Personal Accident Protection” is only applicable to BOC Private Card/ BOC Cheers Visa Infinite Card/ BOC Visa Infinite Business Card/ NCB Visa Infinite Card/ CYB Visa Infinite Card/ Tai Fung Visa Infinite Credit Card/ Tai Fung Private Banking Visa Infinite Credit Card or other eligible credit card)

1. The revisions of “Terms and Conditions of Gift Point Rewards Programme”:

Unless otherwise specified, the revisions of “Terms and Conditions of Gift Point Rewards Programme” will take effect upon your registration for BoC Pay+ (if applicable) or from 1 March 2025 (whichever is earlier) as below:

Item	Original content details	Revised content details
<p>Clause 1 has been amended with abbreviation “Pay with Points” added for “Offset Spending with Gift Points”, “Merchant Gift eVoucher” re-named as “Cash Voucher” and section “Mileage Awards” updated with details available in revised Clauses 41-49.</p> <p>“Eligible Banking Account” has been re-defined and the term “Eligible Accounts” introduced, and the clause is moved to Clause 2.</p> <p>Numbering of subsequent clauses have been updated accordingly.</p>	<p>1. Gift Point Rewards Programme (the “Programme”) includes, but is not limited to, “Cash Rebate” Gift Points Redemption Programme, Instant Rewards, Mileage Awards, “Offset Spending with Gift Points” Redemption Programme, and “Merchant Gift eVoucher” Gift Points Redemption Programme (the “Gift”). Unless otherwise specified, the Programme is applicable to BOC Credit Cards that are issued in Hong Kong bearing the  logo (the “Eligible Credit Card”), Smart Account and Payment Account (the “Eligible Banking Account”), but excludes BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD Cards, BOC Purchasing Cards, Private Label Cards and participants of the Automated Cash Rebate Redemption.</p>	<p>1. The Programme includes, but is not limited to:</p> <ul style="list-style-type: none"> (i) “Offset Spending with Gift Points” Redemption Programme (“Pay with Points”); (ii) “Cash Voucher” Redemption Programme; (iii) “Cash Rebate” Redemption Programme; (iv) Instant Rewards; and (v) Mileage Awards and Merchant Partner Loyalty Points Redemption Awards. <p>2. Unless otherwise specified in the terms and conditions below, the Programme is applicable to:</p> <ul style="list-style-type: none"> (i) BOC Credit Cards that are issued in Hong Kong bearing the Bank of China (Hong Kong) Limited (the “BOCHK”) logo but excluding BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD Cards, BOC Purchasing Cards, Private Label Cards and participants of the Automated Cash Rebate Redemption (the “Eligible Credit Cards”); or (ii) Smart Account, Payment Account, Pay+ Wallet and Pay+ Wallet Lite (collectively the “BoC Pay+ Wallet”) (collectively the “Eligible Banking Accounts”) <p>The Eligible Credit Cards and Eligible Banking Accounts are collectively called the “Eligible Accounts”.</p>
<p>Clause 2 has been amended to explain that</p>	<p>2. Unless otherwise specified, the Gift Points earned through the Eligible</p>	<p>3. The Programme is not applicable to customers who only hold BOC</p>

the Programme is not applicable to sole Supplementary Cardholder, and consolidate the scenarios that Gift Points can/cannot be pooled together (re-numbered as Clause 3).	Credit Card and/or Eligible Banking Account (the “Gift Points of Eligible Account”) under the name of the same Main Cardholder or banking account can be pooled together for Gift redemption.	Supplementary Card(s) with no other Eligible Accounts. For the purpose of these terms and conditions, Supplementary Card(s) shall bear the same meaning as Additional Card(s) issued by BOCCC (as defined below). Gift Points earned from various Eligible Credit Cards under the same Main Cardholder (including Supplementary Card(s)) can be pooled together for redemption (except BOC Henderson Club Visa Card) by the Main Cardholder. Unless otherwise specified, Gift Points earned through Eligible Accounts (the “Gift Points of Eligible Account”) under the same customer (identified by the Identification Document Number) can be pooled together for gift redemption. Gift Points earned by Commercial Cards cannot be pooled for gift redemption.
Clause 3 has been amended to explain the Gift Points deduction logic, and abbreviation for “BOC Credit Card (International) Ltd” has been updated (re-numbered as Clause 4)	3. Unless otherwise specified, Gift Points will be deducted from the selected Eligible Credit Card or Eligible Banking Account for redemption purposes. Where the Gift Points required for redemption are insufficient, the system shall deduct the remaining requested Gift Points from other Eligible Credit Card or Eligible Banking Accounts of the customer automatically, calculated based on the most recent expiry date of the Gift Points. The status of the relevant account must be normal, valid and in good standing at the time of redemption. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Ltd (the “Company”) reserve the right to cease Gift redemption for a relevant account which is blocked or terminated (whether or not resulting from a discretion exercised by BOCHK or the Company).	4. Unless otherwise specified, where Gift Points balance from the selected Eligible Credit Card or Eligible Banking Account for redemption is insufficient, the remaining Gift Points will be automatically deducted from other Eligible Account(s) of the customer, calculated based on the most recent expiry date of the Gift Points. The status of the relevant Eligible Account(s) must be normal, valid and in good standing at the time of redemption. BOCHK and/or BOC Credit Card (International) Ltd (the “BOCCC”) reserve the right to cease gift redemption for a relevant Eligible Account which is blocked or terminated (whether or not resulting from a discretion exercised by BOCHK or BOCCC).
Clause 4 has been amended to include original clause 16 which relates to enquiries on Gift Points, and align with the upgrade of BoC Pay to BoC Pay+ (re-numbered as Clause 5)	Extract of Clause 4 with amendments required: 4. The Gift Points balance of an Eligible Banking Account can be checked through the BoC Pay Mobile App.	Extract of Clause 5 with amendments made: 5. The Gift Point(s) balance of an Eligible Banking Account can be checked through the BoC Pay+ Mobile App (“ BoC Pay+ ”). Enquiries on Gift Points can be made via, but not limited to BoC Pay+. The Gift Points earned on each transaction may not be reflected instantly. Actual transaction record of Gift Points and the latest points balance are subject to BOCHK and/or BOCCC record.
Clause 9 has been amended to exclude	9. Subject to the requirements stated thereafter, an Eligible Credit	9. Subject to the requirements stated thereafter, an Eligible Credit Card

<p>transactions on BoC Pay+ from Eligible Credit Card Transaction</p>	<p>Cardholder who successfully conducts any one of the Eligible Transactions set out below with an Eligible Credit Card (includes payment through BoC Pay and other mobile payment bound with a BOC Credit Card) will be entitled to participate in the Programme:</p> <ul style="list-style-type: none"> ➤ Retail Purchase[#] ➤ “Cash Before Card Service” ➤ Online bill payment (only applicable to BOC Visa Infinite Cards, BOC UnionPay Dual Currency Diamond Cards, BOC World MasterCards, BOC Visa Signature Cards, BOC Platinum Credit Cards, BOC Titanium Credit Cards or BOC Commercial Cards[#]) ➤ “JET Payment” Service[#] ➤ Octopus Automatic Add Value Service[#] <p>A Cardholder is entitled to earn 1 Gift Point of Credit Card for every HK\$1 spent or for every RMB¥1 spent with a BOC Dual Currency Credit Card (annual fees, handling fees, cash advances, balance transfers and cash instalment plans are not entitled to Gift Points). The Programme does not apply to any transaction / merchant category as the Company may at its sole discretion determine from time to time. The Programme does not apply to the BOC Dual Currency Card spending in the mainland for purchase of property, motor vehicle, fuel, air ticket, hospital and the settlement of school fees, as well as purchases in wholesale and supermarkets. The Company reserves the right to change the above-mentioned categories and merchants from time to time at its sole discretion. Eligible Transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be eligible for Gift Points.</p> <p>[#]Gift Points are not applicable to bill payments made to payees such as the “Inland Revenue Department”, “Banking and Credit Card Services”, “Securities Broker”, “Credit Services” and under the bill type of “Policy Loan Repayment”. Gambling and betting transactions, transactions at non-financial</p>	<p>cardholder who successfully conducts any one of the Eligible Credit Card Transactions set out below with an Eligible Credit Card (includes payment through mobile payment bound with an Eligible Credit Card, except Alipay, WeChat Pay, PayMe and BoC Pay+) will be entitled to participate in the Programme:</p> <ul style="list-style-type: none"> (i) Retail Purchase[#] (ii) “Cash Before Card Service” (iii) Online bill payment[#] (Only applicable to BOC Visa Infinite Card, BOC UnionPay Dual Currency Card, BOC World MasterCard, BOC Visa Signature Card, BOC Platinum Credit Card, BOC Titanium Credit Card and BOC Commercial Card) (iv) “JET Payment” Service[#] (v) Octopus Automatic Add Value Service[#] <p>(each an “Eligible Credit Card Transaction”)</p> <p>An Eligible Credit Card Main Cardholder is entitled to earn 1 Gift Point of Credit Card for every HK\$1 spent or for every RMB¥1 spent with a BOC Dual Currency Card using an Eligible Credit Card or Additional/Supplementary Card under his or her name (except top-up transactions made to BoC Pay+ Wallet, annual fees, handling fees, cash advances, balance transfers and cash instalment plans). The Programme does not apply to any transaction / merchant category as BOCCC may at its sole discretion determine from time to time. The Programme does not apply to the BOC Dual Currency Card spending in the mainland for purchase of property, motor vehicle, fuel, air ticket, hospital services or the settlement of school fees, as well as purchases in wholesale and at supermarkets. Whether a transaction is considered an Eligible Credit Card Transaction shall be determined at the sole discretion of BOCCC and BOCCC reserves the right to change the above-mentioned categories and merchants from time to time at its sole discretion.</p> <p>[#]Gift Points are not applicable to bill payments made to payees such as the “Inland Revenue Department”, “Banking and Credit Card Services”, “Securities Broker”,</p>
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<p>Clause 11 has been amended to include retention period for Gift Points for Eligible Banking Accounts originally stated in Clause 14 and provide illustration for Gift Points retention period (re-numbered as Clause 13)</p>	<p>Extract of Clause 11 with amendments required:</p> <p>11. Unless otherwise specified, the maximum retention period for Gift Points is as follows: 3 years for BOC Visa Infinite Card and BOC UnionPay Dual Currency Diamond Card, 2 years for BOC World Mastercard, BOC Visa Signature Card and BOC Platinum Card, and 1 year for other card types.</p> <p>14. Unless otherwise specified, the maximum retention period for each Reward Gift Point for the Eligible Banking Account is up to 1 year. Each customer of an Eligible Banking Account is entitled to an aggregate maximum of 1,000 Gift Points per month from purchases at merchant(s) and/or bill payments via the "Faster Payment System". Each customer of</p>	<p>13. Unless otherwise specified, the maximum retention period for Gift Points is as follows: 3 years for BOC Visa Infinite Card and BOC UnionPay Dual Currency Diamond Card, 2 years for BOC World Mastercard, BOC Visa Signature Card and BOC Platinum Card, and 1 year (i.e. Gift Points earned from 1 December of a given year to 30 November of the following year ("2nd Year") will expire on 31 December of the 2nd Year) for Eligible Banking Accounts and other card types. BOCCC reserves the right to reject any redemption request and/or to cancel all awarded Gift Points if a Cardholder breaches the provision of the Credit Card User Agreement/Credit Card Agreement, defaults in card payments or have bad records.</p>

	<p>an Eligible Banking Account is entitled to Gift Points from purchases at merchant(s) via the UnionPay network with no upper limits each month. BOCHK reserves the right to change the above-mentioned categories and merchants from time to time at its sole discretion.</p>	
<p>Clause 13 has been amended to re-defined eligible and ineligible transactions made with Eligible Banking Accounts (re-numbered to as Clause 15)</p>	<p>13. Subject to the requirements stated thereafter, the customer of an Eligible Banking Account who successfully conducts any one of the eligible transactions set out below through BoC Pay QR Payment bound with an Eligible Banking Account will be entitled to participate in the Programme:</p> <ul style="list-style-type: none"> ➤ Purchases at merchant(s) ➤ Bill payments <p>The customer of an Eligible Banking Account is entitled to earn 1 Gift Point of Banking Account for every HK\$1 spent with BoC Pay. Eligible transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed will not be eligible for Gift Points.</p>	<p>15. Subject to the requirements stated thereafter, the customer of an Eligible Banking Account who successfully conducts any one of the Eligible Banking Account Transactions set out below through BoC Pay+ will be entitled to participate in the Programme:</p> <ul style="list-style-type: none"> (i) Purchases at merchant(s) (ii) Transactions via “Transit Code” (iii) Bill payments <p>(each an “Eligible Banking Account Transaction”)</p> <p>All transactions via e-CNY Wallet, WeChat Pay QR code and top-up transactions through BoC Pay+ are not eligible for earning Gift Points. The customer of an Eligible Banking Account is entitled to earn 1 Gift Point for every HK\$1 value or its equivalent in another currency spent with BoC Pay+. Eligible Banking Account Transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed will not be eligible for Gift Points.</p>
<p>Clause 14 relating to the limitations of the Gift Points entitlement has been re-defined (re-numbered as Clause 16)</p>	<p>Extract of Clause 14 relating to the limitations of the Gift Points entitlement:</p> <p>14. Each customer of an Eligible Banking Account is entitled to an aggregate maximum of 1,000 Gift Points per month from purchases at merchant(s) and/or bill payments via the “Faster Payment System”. Each customer of an Eligible Banking Account is entitled to Gift Points from purchases at merchant(s) via the UnionPay network with no upper limits each month. BOCHK reserves the right to change the above-mentioned categories and merchants from time to time at its sole discretion.</p>	<p>16. BOCHK reserves the right to change the upper limits of the Gift Points entitlement, above-mentioned categories and merchants from time to time at its sole discretion. Please refer to the FAQ for the latest limits on earning Gift Points. BOCHK and BOCCC reserve the right to change or amend the Gift Points exchange rate and/or the minimum Gift Points required each time.</p>
<p>Clause 15 has become obsolete and has been removed</p>	<p>15. If a customer who holds an Eligible Banking Account is upgraded from Payment Account to Smart Account, the original points will be retained and transferred to the newly opened Smart Account accordingly.</p>	<p>Original Clause 15 has been removed</p>
<p>Clause 19 has been amended to include BoC Pay+ (re-numbered as</p>	<p>19. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile</p>	<p>17. <u>Customers are responsible for the data charges of using and/or downloading BOCHK Mobile Banking</u></p>

Clause 17)	Application imposed by their service providers. Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search. By using the BOCHK Mobile App, the customers agree to the disclaimer and policy of BOCHK on the BOCHK Mobile App from time to time.	<u>and/or BoC Pay+ (the “Mobile Applications”) imposed by their service providers.</u> Please download the Mobile Applications from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search. By using the Mobile Applications, the customers agree to the disclaimer and policy of BOCHK on the Mobile Applications from time to time.
Clause 24 has been amended for English version to prevail (re-numbered as Clause 22)	24. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.	22. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.
Clause 26 has been added	NA	26. BOCHK and/or BOCCC are not the suppliers of the Cash Vouchers. Customers can contact relevant suppliers directly if there is any enquiry or complaint regarding the Cash Vouchers. BOCHK and/or BOCCC will not guarantee the quality and the services of the Cash Vouchers provided by relevant suppliers. BOCHK and/or BOCCC will not be responsible for consequences related to the usage of Cash Vouchers and their related services.
Clause 28 has been amended to explain the Gift Points deduction logic of Instant Rewards (re-numbered as Clause 38)	Extract of Clause 28 with amendments required: 28. Unless otherwise specified, a customer who holds an Eligible Credit Card is entitled to redeem instant cash discounts/designated vouchers/gift vouchers with Gift Points of the Eligible Account. During the redemption, the Eligible Credit Card must be set as the master account, and the required Gift Points will be deducted from the Eligible Credit Card first.	Extract of Clause 38 with amendments made: 38. Unless otherwise specified, a customer who holds and spends with an Eligible Credit Card with minimum HK\$1 is entitled to redeem instant cash discounts/designated vouchers/gift vouchers with Gift Points of the Eligible Account. During the redemption, the credit card that used for payment is default as the “master account”, Gift Points will be deducted from the “master account” first. Where the Gift Points in the “master account” are insufficient, the remaining Gift Points will be automatically deducted from the customer's other Eligible Account(s) which has Gift Points that will expire sooner.
The “Terms and Conditions of Mileage Awards” section has been re-named to include Merchant Partner Loyalty Points Redemption Awards	Terms and Conditions of Mileage Awards	Terms and Conditions of Mileage Awards and Merchant Partner Loyalty Points Redemption Awards
Clauses 31 and 32 relating to membership linkage have been merged and amended to include details relating to	31. An Eligible Credit Cardholder who wishes to participate in the Mileage Awards must enrol in Mileage Awards in order to transfer Gift Points to air mileage scheme(s). Customer may call	41. An Eligible Credit Card cardholder who wishes to participate in the Mileage Awards and/or Merchant Partner Loyalty Points Redemption Awards must be a member of one of the participating

Merchant Partner Loyalty Points Redemption Awards (re-numbered as Clauses 41 and 42)	<p>the 24-hour customer service hotline for registration.</p> <p>32. Customer must be a member of one of the participating airline's air mileage scheme(s) in order to participate in Mileage Awards. Customer can contact any participating airline(s) to inquire and/or to register for participation in any such scheme. Customer must register their own membership number of relevant participating airline(s) in order to enrol in Mileage Awards and/or to redeem air mileage. Customer is not allowed to redeem air mileage using a membership number(s) not belonging to them or not under their own registered personal name.</p>	<p>airline's air mileage scheme(s) and/or merchant partner loyalty scheme(s), and link their membership to Mileage Awards and/or Merchant Partner Loyalty Points Redemption Awards, in order to transfer Gift Points to air mileage/merchant partner loyalty points. For details, please refer to the BOCHK website (www.bochk.com) (Home > Credit Card > Gift Point Rewards > Mileage Awards/Merchant Partner Loyalty Points Redemption Awards).</p> <p>42. Customer cannot redeem air mileage/merchant partner loyalty points using a membership number(s) not belonging to them or not under their own registered personal name.</p>
Adaptative revisions have been made with details relating to the newly added Merchant Partner Loyalty Points	<p>Details relating to Merchant Partner Loyalty Points Redemption Awards newly added in the following clauses: Clause 33 (re-numbered to Clause 43), Clause 34 (re-numbered to Clause 44), Clause 37 (re-numbered to Clause 47), Clause 38 (re-numbered to Clause 48), Clause 39 (re-numbered to Clause 49).</p>	
Clause 34 has been amended to provide directions for accessing details regarding latest conversion rate (re-numbered to Clause 44)	<p>34. For first time redemption, the minimum level shall be 1,000 Miles/Miles Points/Kilometers. Redemption shall be in multiples of 500 Miles/Miles Points/Kilometers thereafter. The conversion rate of Gift Points to air mileage may differ for each participating airline, and it may be varied from time to time. The latest conversion rate is available at our website.</p>	<p>44. The conversion rate and conversion requirement of Gift Points to air mileage and/or merchant partner loyalty points may differ for each participating airline and/or merchant partner, and may be varied from time to time. For latest conversion rate, please refer to the BOCHK website (www.bochk.com) (Home > Credit Card > Gift Point Rewards > Mileage Awards/Merchant Partner Loyalty Points Redemption Awards)</p>
Clause 35 has been amended to provide directions for accessing details regarding handling fee (re-numbered to Clause 45)	<p>35. A handling fee of HK\$50 will be charged for every conversion of 5,000 Miles/Miles Points/Kilometers (the "Mileage") (for conversion of less than 5,000 Mileage, the handling fee will be charged at the same rate as 5,000 Mileage redemption), subject to a minimum of HK\$100 or a maximum of HK\$300 per transaction. No handling fee will be charged for mileage redemption using BOC Private Card or BOC Cheers Card.</p>	<p>45. For customer who participates in Mileage Awards, <u>handling fees may be incurred for respective conversion of related Miles/Miles Points/Kilometers.</u> For details regarding handling fee, please refer to the BOCHK website (www.bochk.com) (Home > Credit Card > Gift Point Rewards > Mileage Awards).</p>
Clause 40 has been amended to use the new abbreviation "Pay with Points", to align with the upgrade of BoC Pay to BoC Pay+ and explain the eligibility for "Pay with Points" (re-numbered as Clause 28)	<p>40. "Offset Spending with Gift Points" via BoC Pay is applicable to customers who hold an Eligible Credit Card (excluding the co-brand cards that may be announced by the Company from time to time, including but not limited to BOC Henderson Club Visa Card) and/or Eligible Banking Account.</p>	<p>28. Pay with Points via BoC Pay+ is applicable to customers who hold an Eligible Account(s) and select an Eligible Account as the payment method for top up to BoC Pay+ Wallet (excluding Supplementary Cards and the co-brand cards that may be announced by BOCCC from time to time, including but not limited to BOC Henderson Club Visa Card).</p>
Clause 41 has become obsolete and has been	<p>41. Customer is required to bind BoC Pay with a BOC Dual Currency Card</p>	<p>Original Clause 41 has been removed</p>

removed	or Eligible Banking Account before using “Offset Spending with Gift Points”. Usage of BoC Pay is subject to its Terms and Conditions, please call Credit Card Customer Services Hotline on (852) 2853 8828 or Personal Customer Service Hotline on (852) 3988 2388 if there are any enquiries.	
Clause 42 has been amended to use the new abbreviation “Pay with Points”, to align with the upgrade of BoC Pay to BoC Pay+, explain the logic of points deduction (re-numbered as Clause 29) and re-defined eligible transactions (re-numbered as Clause 30)	42. Eligible Transaction refers to a merchant transaction that is settled by BoC Pay QR payment in Hong Kong dollars excluding transaction settled by FPS. The BOC Dual Currency Card or Eligible Banking Account selected by the customer will be treated as the master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account are insufficient, the system will automatically deduct the remaining Gift Points from the customer’s Eligible Credit Card or Eligible Banking Account which has Gift Points that will expire first. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will not be accepted for the usage of “Offset Spending with Gift Points”.	29. Customers can only participate in Pay with Points via BoC Pay+. While participating in Pay with Points unless otherwise specified, Gift Points will be automatically deducted from the customer’s Eligible Account(s) which has Gift Points that will expire sooner. 30. Eligible Spending refers to purchases at merchant(s) and/or transactions via “Transit Code” on BoC Pay+, excluding transactions via Faster Payment System, e-CNY Wallet, and any top-up transaction made to the BoC Pay+ Wallet (each an “ Eligible Spending ”).
Clause 43 has been amended to use the new abbreviation “Pay with Points”, to align with the upgrade of BoC Pay to BoC Pay+, HK\$1 value or its equivalent in another currency as Eligible Spending has been added (re-numbered as Clause 31) and the offset amount posted has been re-defined (re-numbered as Clause 32)	43. Every 250 Gift Points can be used to offset HK\$1 of eligible transaction amount. Customer has to meet the minimum amount requirement (HK\$1) per redemption. Customer may redeem up to the transaction amount in full with Gift Points (transaction amount must be in a whole number, e.g. if the transaction amount is HK\$100.5, customer can offset a maximum of HK\$100 with 25,000 Gift Points, and the residual amount must be settled via BoC Pay) or available Gift Points (whichever is lower). The amount offset by “Offset Spending with Gift Points” will be posted into the master account that has been chosen by the customer within 3 working days after the transaction. For BOC Dual Currency Card, records of eligible transaction and that of “Offset Spending with Gift Points” may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card.	31. Every 250 Gift Points can be used to offset HK\$1 value or its equivalent in another currency of Eligible Spending amount. Customer has to meet the minimum amount requirement (HK\$1 equivalent value) per redemption. Customer may redeem up to the Eligible Spending amount in full with Gift Points (the Eligible Spending amount must be in a whole number, e.g. if the Eligible Spending amount is HK\$100.5, customer can offset a maximum of HK\$100 with 25,000 Gift Points, and the residual amount must be settled via BoC Pay+). 32. The amount offset by Pay with Points will be posted into the source of fund of the Eligible Spending within 3 working days after the Pay with Points redemption. For BOC Credit Cards, records of Eligible Spending and that of Pay with Points redemption may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card.
Clause 44 has been amended to use the new abbreviation “Pay with Points”, to align with the upgrade of BoC Pay to	Extract of Clause 44 with amendments required: 44. “Offset Spending with Gift Points” can be used together with the “Discount/Instant Discount” offer. The	Extract of Clause 33 with amendments made: 33. “Pay with Points” can be used together with any other discount offers by BOCHK and/or BOCCC

<p>BoC Pay+ and re-named “Discount/Instant Discount” to “Discount Offer”, re-defined eligible transactions and define the logic of points deduction (re-numbered as Clause 33)</p>	<p>following situations are only applicable to “Scan to Pay” transactions: if the customer confirms to offset the spending with Gift Points, the “Discount/Instant Discount” offer will be applied to the relevant transaction first, and the Payment Amount will be equal to the amount after the deduction of “Discount/Instant Discount” from the original price. If the customer has sufficient Gift Points of Eligible Account to offset the Payment Amount, Gift Points will be deducted from the selected BOC Dual Currency Card and/or Eligible Banking Account. The Offset Amount will be posted to the customer’s master account after the transaction (please refer to Examples A and B below for details). If the customer does not have sufficient Gift Points of Eligible Account to offset the Payment Amount, all the available Gift Points of Eligible Account will be deducted from the account(s) first and the Offset Amount will be posted to customer’s master account after the transaction (please refer to the Example C below for details). Payment Amount must be settled by the selected master account.</p>	<p>(“Discount Offer”). The following situations are only applicable to transactions via QR Code Payment: if the customer confirms to offset an Eligible Spending with Gift Points, the Discount Offer will be applied to the relevant spending first, and the Eligible Spending amount to be offset will be equal to the amount after the deduction of the relevant Discount Offer from the original price. If the customer has sufficient Gift Points of Eligible Account(s) to offset the Eligible Spending in full, Gift Points will be deducted from the Eligible Account(s). If the customer does not have sufficient Gift Points of Eligible Account to offset the Eligible Spending in full, all the available Gift Points of the Eligible Account(s) will be deducted and the residual amount must be settled via BoC Pay+.</p>
<p>Clause 45 has been amended to use the new abbreviation “Pay with Points” and re-defined how returned credit amount can be used and the logic of crediting refund (re-numbered as Clause 34)</p>	<p>45. “Offset Spending with Gift Points” cannot be cancelled after redemption. If a customer returns or cancels the Eligible Transaction, Gift Points used for offset will not be returned. The offset amount will be credited to the customer’s master account. For BOC Dual Currency Card, returned credit amount can be used to settle outstanding retail spending on the credit card. For Eligible Banking Account, returned credit amount can be used to settle the outstanding retail spending and bill payment. The returned credit amount cannot be transferred, returned or exchanged for cash. The status of the relevant account must be normal, valid and/or in good standing at the time of redemption. If a relevant account which is blocked or terminated (whether or not resulting from a discretion exercised by BOCHK or the Company), the redemption amount will be cancelled, and BOCHK and the Company shall not be liable to the customer for any losses caused.</p>	<p>34. Pay with Points cannot be cancelled after redemption. If a customer returns or cancels the Eligible Spending, Gift Points used for offset will not be returned. The offset amount will be credited to the customer’s Eligible Account used for settling the Eligible Spending. For Eligible Credit Cards, returned credit amount can be used to settle outstanding retail spending on the credit card. For Eligible Banking Accounts, returned credit amount can be used to settle other Eligible Spending. The returned credit amount cannot be transferred, returned or exchanged for cash.</p>
<p>Clause 47 has become obsolete and has been removed</p>	<p>47. Customer is required to bind BoC Pay with a BOC Dual Currency Card or Eligible Banking Account before</p>	<p>Original Clause 47 has been removed</p>

	participating in “Merchant Gift eVoucher” Gift Points Redemption Programme. Usage of BoC Pay is subject to its Terms and Conditions, please call Credit Card Customer Services Hotline on (852) 2853 8828 or Personal Customer Service Hotline on (852) 3988 2388 if there are any enquiries.	
Adaptative revisions has been made to align with the abbreviation “Pay with Points” of “Offset Spending with Gift Points” Redemption Programme	Clause 43 (re-numbered as Clause 32), Clause 45 (re-numbered as Clause 34)	
Adaptative revisions have been made to explain the Gift Points deduction logic	Where the Gift Points in the “master account” are insufficient, the system will automatically deduct the remaining Gift Points from the customer’s other Eligible Account(s) which has Gift Points that will expire sooner.	Clause 48 (re-numbered to Clause 24), Clause 42 (re-numbered to Clause 29), Clause 25 (re-numbered to Clause 35), Clause 28 (re-numbered to Clause 38): Where Gift Points balance in the “master account” is insufficient, the remaining Gift Points will be automatically deducted from the customer’s other Eligible Account(s) which has Gift Points that will expire sooner.
Adaptative revisions has been made to align with the renaming of “Merchant Gift eVoucher” Gift Points Redemption Programme to “Cash Voucher” Redemption Programme	Clause 1, Section Terms and Conditions of “Merchant Gift eVoucher” Gift Points Redemption Programme, Clause 46 (re-numbered as Clause 23), Clause 48 (re-numbered as Clause 24), Clause 49 (re-numbered as Clause 25), Clause 50 (re-numbered as Clause 27)	
Adaptative revisions has been made to align with the upgrade of BoC Pay to BoC Pay+	Clause 43 (re-numbered as Clause 31), Clause 48 (re-numbered as Clause 24), Clause 49 (re-numbered as Clause 25)	
Adaptative revisions has been made to align with the new term “Eligible Accounts” to refer to “Eligible Banking Accounts” and “Eligible Credit Cards” collectively	Clause 40 (re-numbered as Clause 28), Clause 44 (re-numbered as Clause 33), Clause 46 (re-numbered as Clause 23), Clause 48 (re-numbered as Clause 24), Clause 49 (re-numbered as Clause 25)	
Adaptative revisions has been made to align with the renaming of “Eligible Transaction” to “Eligible Spending”	Clause 42 (re-numbered as Clause 30), Clause 43 (re-numbered as Clause 31 and 32), Clause 44 (re-numbered as Clause 33), Clause 45 (re-numbered as Clause 34)	

Please note that your continuous participation in the Programme upon your registration for BoC Pay+ (if applicable) or from 1 March 2025 (whichever is earlier) constitutes your agreement and acceptance of the above amendments of “Terms and Conditions of Gift Point Rewards Programme” which shall be binding on you. BOCHK and/or BOCCC may not be able to continue to provide the relevant applicable services to you if you do not accept the above amendments. Should you have any enquiry or response, please call BOCHK’s Personal Customer Service Hotline at (852) 3988 2388 or call BOC Credit Card Customer Services Hotline at (852) 2108 3288.

2. The revisions of “Terms & Conditions of Free Global Personal Accident Protection”:

(Only applicable to BOC Private Card/ BOC Cheers Visa Infinite Card/ BOC Visa Infinite Business Card/ NCB Visa Infinite Card/ CYB Visa Infinite Card/ Tai Fung Visa Infinite Credit Card/ Tai Fung Private Banking Visa Infinite Credit Card or other eligible credit card)

Unless otherwise specified, the revisions of “Terms & Conditions of Free Global Personal Accident Protection” will take effect from 1 April 2025 as below:

Item	Original content details	Revised content details
Add clause 1 and define the promotion valid period for privilege The paragraph numberings of subsequent clauses will also be updated accordingly	Not Applicable	1. The promotion period runs from now until 31 March 2025 (the “Promotion Period”).

Please note that your continuous usage or retention of above credit card or account from 1 April 2025 constitutes your agreement and acceptance of the above amendments of “Terms & Conditions of Free Global Personal Accident Protection” which shall be binding on you. BOCHK and/or BOCCC may not be able to continue to provide the relevant applicable services to you if you do not accept the above amendments. Should you have any enquiry or response, please call BOCHK’s Personal Customer Service Hotline at (852) 3988 2388 or call BOC Credit Card Customer Services Hotline at (852) 2108 3288.

Notes :

1. This Notice of Amendments to “Terms and Conditions of Gift Point Rewards Programme” & “Terms & Conditions of Free Global Personal Accident Protection” are available at our website (www.bochk.com) (Home > Credit Card > What’s New) until 30 September 2025. You may not be able to download and store such version of the information after the expiry of the specified timeframe.
2. The new version of the “Terms and Conditions of Gift Point Rewards Programme” will be available on the Bank’s website (www.bochk.com) (Home > Credit Card > Gift Point Rewards) and on BoC Pay+.
3. The new version of the “Terms & Conditions of Free Global Personal Accident Protection” will be available on relevant credit card product page of the Bank’s website (www.bochk.com) (Home > Credit Card).
4. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

BOC Credit Card (International) Ltd.

January 2025

閣下可於 2025 年 9 月 30 日或以前在卡公司網頁(www.bochk.com) (主頁>信用卡>最新消息) 下載此「有關中銀信用卡「簽賬得 FUN」獎賞計劃之一般條款及細則」及「免費全球個人意外保障條款及細則」修訂通知。