

General Terms and Conditions of “BOC Credit Card x Samsung Limited-time Card Issuance Reward” (the “Promotion”):

1. The Promotion runs from 17 July 2026 till 31 August 2026 (both dates inclusive) (the “Promotion Period”).
2. “BOC Credit Card x Samsung Limited-time Card Issuance Reward” (the “Extra Reward”): Customer is required to fulfill below requirements (“Eligible Customer”) to enjoy the Extra Reward:
 - i. Customer must be a new main cardholder of BOC Credit Card, which have not cancelled or were once main cardholders of any of BOC Credit Card issued by BOC Credit Card (International) Limited (“the Company”) in the 12 months prior to the date of application (“New BOC Credit Card Customer”), AND
 - ii. The Extra Reward is only applicable to BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), BOC Bliss Card, BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) or designated credit card from time to time (“Eligible Credit Card”) that are issued by the Company in Hong Kong, AND
 - iii. To receive the Extra Reward, Eligible Customer is required to successfully apply for eligible credit card via the designated link(www.bochk.com/s/a/samsungacq_e), with credit card approved on or before 30 September 2026, and make at least one eligible transaction(Reference of Clause 3) (with no minimum spending requirement) on or before 31 December 2026 at Samsung ("the Merchant") Experience Stores ("Store"), Samsung Shop APP (“APP”), or Samsung online store ("eStore") or Designated Retailer (“Designated Retailer”) in Hong Kong.

Eligible Credit Card	Cash Rebate
BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) or BOC Cheers Card (including BOC Cheers Visa Infinite Card or BOC Cheers Visa Signature Card) or BOC Bliss Card or BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard)	HK\$200

3. Eligible transaction includes transaction made with an Eligible Credit Card and/or BoC Pay+ and/or Mobile Payment (including but not limited to QR Code Payment in UnionPay App, Samsung Pay, Apple Pay and Huawei Pay) (the “Mobile

Payment”). “QR Code Payment in UnionPay” means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Any transactions made with e-wallets (including but not limited to Alipay HK, WeChat Pay HK, Alipay, WeChat Pay and other designated payment means / e-Wallets as decided by the Company) (the “e-wallets”) and transactions without sales slips/records are treated as ineligible transaction.

4. The Extra Reward is not applicable to existing main cardholders of BOC Hong Kong Dollar Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited.
5. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Cash Rebate. Eligible Transaction shall be posted to Eligible Credit Card account on or before 07 January 2027.
6. The Extra Reward will be credited to the main card account of the Eligible Credit Card on or before 28 February 2027 upon fulfillment of designated requirements. If customer holds more than 1 Eligible Credit Card account and fulfills all requirements, the Extra Reward will be credited to Eligible Credit Card account (in the sequence of BOC Go UnionPay Diamond Card, BOC Go UnionPay Platinum Card, BOC Cheers Visa Infinite Card, BOC Bliss Card, BOC Chill World Mastercard, BOC Cheers Visa Signature Card, and BOC Chill Platinum Mastercard).
7. Each eligible credit cardholder can enjoy the Extra Reward for once only.
8. Eligible Customer will be eligible for the basic welcome offer of the Eligible Credit Card upon successfully applied and fulfilled related spending requirements (if applicable). The basic welcome offer of Eligible Credit Card is subject to relevant terms and conditions, please visit relevant product webpage for details.
9. BOCHK and/or The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by BOCHK and/or the Company. If the information from the cardholder differs from those of BOCHK and/or the Company records, the latter shall be final and conclusive.
10. Only customers whose Eligible Credit Card accounts are valid and in good standing will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card Agreement or Credit Card User Agreement during the Promotion Period or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.

11. The eligible customer shall check the monthly statements for the cash rebate, and the Company will not be responsible for notification. The customer must retain all original transaction sales slips for reference. In case of dispute, the Company reserves the right to request a customer to provide the original transaction sales slip(s) and/or further documentation or evidence for verification at any time during or after the promotion. All sales slip(s) and/or further documentation submitted to the Company will not be returned.
12. Awarded cash rebate can neither be exchanged for cash nor refunded, and is not exchangeable for other products, transferable or saleable. Cash Rebate is only applicable to retail spending made after the relevant cash rebate has been awarded, and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the reward has been awarded.
13. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not be eligible for this Promotion. Only duly posted transactions with valid sales slips/records are eligible for this Promotion. In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, the Merchant, BOCHK and/or the Company reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Offers without prior notice or take legal action to recover the amount concerned.
14. BOCHK and/or the Company are not the service providers of the Merchant's products and services. Any enquiries, opinions, claims, complaints or disputes relating to the Merchant should be directed to the respective service providers. BOCHK and/or the Card 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 Merchant. The Merchant is solely responsible for all obligations and liabilities.
15. All images and details are for reference only.
16. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. No person other than the customer, BOCHK and/or the Company and the Merchant 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.

19. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Promotion or its terms and conditions. BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters and disputes.
20. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

SVF License Number: SVFB072

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