

## BOC SOGO VISA CARD TERMS AND CONDITIONS OF PROMOTIONAL OFFERS

### WELCOME OFFERS

#### **Promotion Period and Eligibility of the Welcome Offer:**

1. The promotion period runs from now until 31 December 2025 ("Promotion Period").
2. Welcome Offer is only applicable to BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card) ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer. Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and fulfill the below spending requirement within the first month and following 2 calendar months of card issuance ("Spending Period") (see example) to be eligible for the Welcome Offer:

Eligible Credit Card	Welcome Offer (Select One) #	Requirement for Eligible Transaction
BOC SOGO Visa Card	(1) 「 HK\$500 SOGO eGift Certificate 」 *	Accumulate spending of HK\$5,000 or above (Eligible Transaction refer to Clause 5)
	(2) 10% Cash Rebate for Mobile Spending. Each card account (main card and additional / supplementary card combine to accumulate) is entitled to a maximum rebate amount of HK\$300 for the Spending Period.	Spending via mobile payment (including Apple Pay, Google Pay, Samsung Pay) (if applicable) (refer to clause 6)

#### **Spending Period Example :**

Card Issuance Date	Spending Period
8 January 2025	8 January 2025 to 31 March 2025
10 December 2025	10 December 2025 to 28 February 2026

# Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.

\* The applicant is required to register for SOGO Rewards programme and provide the 8-digit membership number for verification in order to select SOGO eGift Certificate as Welcome Offer. Amendment on membership number provided will not be entertained, please ensure the provided membership number is accurate. The applicant shall agree and authorize the Company to transfer to and/ or disclose his/her personal details (including SOGO Rewards membership number and mobile number) so provided, either individually or collectively, to SOGO Hong Kong Company Limited to verify the SOGO Rewards membership account for the purpose of providing the applicant rewards, privileges and services in the future Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.

3. Welcome offer is not applicable to existing main Cardholders of BOC 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, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
4. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the Promotion Period, applicants will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card firstly approved will be offered.

## Welcome Offer and spending requirements:

5. **"HK\$500 SOGO eGift Certificate"** : Eligible Transaction includes retail transactions.
6. **"10% Cash Rebate for Mobile Spending"** : Eligible Transaction includes retail transaction conducted via Mobile Payment (including Apple Pay, Google Pay, Samsung Pay) (if applicable)^.

^ Eligible Transaction does not include cash advance, Cash Before Card, unposted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add Value, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charge, investment transaction, any other transaction without sales slip and any other category as may be defined by the Company at its sole discretion from time to time.

7. Main card and additional/supplementary card spending will be combined for calculation.
8. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
9. Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
10. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Cash Rebate.
11. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
12. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining spending categories counted as Eligible Transaction.
13. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

## Fulfillment of Welcome Offer

14. **"HK\$500 SOGO eGift Certificate"**: The eGift Certificate will be credited to the main Cardholder's SOGO Rewards membership account within 4 to 6 weeks after all spending requirements are fulfilled (if applicable). The status of the relevant credit card account and SOGO Rewards membership account must be normal, valid and in good credit condition. The Cardholder should ensure the SOGO Rewards membership number provided is accurate. The Company reserves the right to provide an alternative offer of equivalent of approximate value in case of unsuccessful posting of SOGO eGift Certificate due to whatever reasons.
15. **"10% Cash Rebate for Mobile Spending"**: The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfillment of all requirements (if applicable). The status of the eligible card account being rewarded must be normal, valid and in good credit condition.

## General Terms and Conditions of the Welcome Offers

16. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
17. If multiple redemption of Welcome Offer has occurred, or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason, or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Welcome Offer to the Cardholder's credit card account without prior notice. The cost of "HK\$500 SOGO eGift Certificate" is HK\$500 and "10% Cash Rebate for Mobile Spending" is in accordance with Eligible Transaction amount.
18. The Company accepts no liability for the quality of or any other matters relating to the Welcome Offer. The vendors are solely responsible for all the obligations and liabilities relating to the Welcome Offer. Terms & Conditions of SOGO eGift Certificate apply, please refer to the SOGO Rewards App for details.
19. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
20. Welcome Offer are limited and on a first-come, first-served basis. The Company reserves the right to offer an alternative gift of an equivalent or approximate value in the event of out of stock.
21. No person other than the Eligible Cardholder and 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.
22. The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
23. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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

## **Terms and Conditions of BOC SOGO Visa Card**

### **(I) General Terms and Conditions:**

1. The promotion period runs from now until 31 December 2025 (both dates inclusive).
2. Unless otherwise specified, the offer is only applicable to BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card) ("Eligible Credit Card") that issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong.
3. No person other than the cardholders 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.
4. The Company, SOGO Hong Kong Co. Ltd ("SOGO Hong Kong") and the participating merchant(s) reserves the right to suspend, change or terminate the offers or amend their terms and conditions at its sole discretion without prior notice.
5. The Company does not warrant the quality of the products or services provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all effect and consequences of the products and services.
6. In case of any dispute(s), the decision of the Company, SOGO Hong Kong and the participating merchant(s) shall be final.
7. 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.

### **(II) SOGO Year-Round 5% Cash Rebate Offer:**

1. To be eligible for the offer, customer must settle full payment by a Eligible Credit Card using either a physical card or by means of mobile payment (including Apple Pay/ Google Pay/ Samsung Pay).
2. The offer is applicable to purchase of selected merchandise and/or at designated merchant(s). Please refer to "SOGO Hong Kong 5% Cash Rebate Merchant List" (the "Merchant List") for details. The Merchant List will be updated on a regular basis, please contact SOGO for more information.
3. If customer settles by mobile payment, the cash rebate will be posted to the eligible account the next working day after the transaction date.
4. The amount of 5% Cash Rebate is not eligible for Gift Points.
5. The offer is not applicable to the plastic shopping bag charge.
6. The offer cannot be exchanged for cash or other products and are not transferable.
7. Apart from the terms and conditions as listed in this promotional material, offers are subject to specific terms and conditions of the respective merchants. For details, please refer to the individual offer and promotion or check with respective merchants.
8. The offer is subject to change without prior notice. The Company accepts no responsibility for any such change and will not notify customers separately of any such change.

**(III) Instant 5% Cash Discount at SOGO FRESHMART Every Monday:**

1. To be eligible for the offers, customer must settle full payment by Eligible Credit Card using either a physical card or by means of mobile payment (including Apple Pay/Google Pay/Samsung Pay with Eligible Credit Card added in the relevant mobile app and shown to cashier before payment) at the point of transaction.
2. This offer does not apply to the plastic shopping bag charge and during the promotion period of the “SOGO Thankful Weeks” or other designated SOGO promotion. For the details of SOGO FRESHMART's details and promotion details, please contact SOGO for more information.

**(IV) SOGO Japan & Seibu Japan Special Promotion:**

Offer 1: 5% Discount upon single net purchase of designated merchandise at JPY1,000 (excluding tax) or above.	Offer 2: HK\$800 SOGO Hong Kong Gift Certificate upon every accumulated purchase of designated merchandise at JPY100,000 (excluding tax).
<ol style="list-style-type: none"><li>1. Please redeem the 5% Discount Coupon at the Tax Refund Counter of Japan relevant stores before shopping.</li><li>2. The usage of 5% Discount Coupon is bound by the terms and conditions, for details, please refer to the Coupon.</li></ol>	<ol style="list-style-type: none"><li>1. Please present the valid sales slip at the Tax Refund Counter of Japan relevant stores after shopping to redeem the offer.</li><li>2. The redemption letter of SOGO Hong Kong Gift Certificates will be awarded.</li><li>3. Present the redemption letter with BOC SOGO Visa Card at stores of SOGO Hong Kong within the designated period to redeem the designated amount of SOGO Hong Kong Gift Certificate.</li></ol>

1. The offers are not applicable to selected items.
2. Customer should present Eligible Credit Card and passport to enjoy the offers.
3. Terms and conditions apply. For details, please refer to the advertising materials and refer to the staff in Japan.

**(V) 10% Discount at WA-SAN-MAI Japanese Restaurant:**

1. The offer is not applicable to “SOGO Year-Round 5% Cash Rebate Offer”, 10% service charge, any charges/ specified items or promotions updated by merchant from time to time. For the details of WA-SAN-MAI Japanese Restaurant's details and promotion details, please contact SOGO for more information.

**Terms and Conditions of “BOC SOGO Visa Signature Card 5% Cash Rebate on Mobile Payment Transaction”:**

1. The promotion period runs from now to 31 December 2025 (both dates inclusive) (the “Promotion Period”).
2. The Offer is only applicable to BOC SOGO Visa Signature Card (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. Retail purchases made with Eligible Credit Card through mobile payment (including Apple Pay/ Google Pay/ Samsung Pay) within the Promotion Period (the “Eligible Transactions”) are entitled to extra 5% Cash Rebate (the “Cash Rebate”). Only Eligible Transactions successfully posted to the Card account within 7 days from the transaction date will be counted. Eligible Transactions include: retail purchases (net of amount redeemed under ‘Instant Reward’). Online bill payment, online bill payment installment, Octopus Add-Value, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of storevalue cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.
4. Each cardholder (count by card account) is entitled to a maximum of HK\$100 Cash Rebate per month during the Promotion Period. Cash Rebate accrual is to be counted on a calendar month basis, starting from the first day of the month until the last day of the month.
5. The Cash Rebate awarded will be rounded to the nearest dollar and credited to the main card account of the Eligible Credit Card in the month following the transaction month.
6. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
7. The Company may at its sole discretion to determine the eligibility of spending categories and merchant list from time to time with reference to Visa Worldwide PTE Limited’s respective master list.
8. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
9. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the Cash Rebate is being awarded will be eligible for the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically forthwith.
10. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company’s record and details recorded on the credit card sales slip, the Company record shall prevail.
11. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
12. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
13. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded cash rebate from the related card account. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.

14. If the Eligible Transaction is cancelled subsequent to the Promotion Offer of the cash rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the card account with the cash rebate awarded without prior notice.
15. No person other than the cardholders 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.
16. The Company reserves the right to alter the terms and conditions herein without prior notice.
17. The Company reserves the right to change, suspend or terminate the promotion or amend their terms and conditions at its sole discretion without prior notice. In case of any dispute(s), the decision of the Company shall be final.
18. The Company does not warrant the quality of the products and services (including but not limited to the product quality and its quantity) 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.
19. 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.

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