

Notice of Amendments to BOC Credit Card Fees Schedule / Terms and Conditions of Gift Point Rewards Programme

Please be informed that with effect date, BOC Credit Card (International) Limited will revise the BOC Visa / Master Card Credit Cards / BOC UPI Dual Currency Credit Card / BOC USD Platinum Card Fees Schedule/ Terms and Conditions of Gift Point Rewards Programme listed below. Unless otherwise specified, other service charges/fees/ terms and conditions items remain unchanged.

(1) Revise BOC Credit Card – related charges

Service	Item	Revised Fee Details
BOC Credit Card	Effect from 30 Dec 2022 (the “Effective Date”), Reduce the Cash Advance Interest Rate.	The Cash Advance Interest Rate (Annualized Percentage Rate): maximum 30% per annum (35.31%).
	Effect from 30 Dec 2022 (the “Effective Date”), Cancel the Retail Spending and Cash Advance Overdue Interest Rate.	Cancel Retail Spending and Cash Advance Overdue Interest Rate (with an additional rate of 4% over that basic interest rate)

(2) Revise Terms and Conditions of Gift Point Rewards Programme

Service	Item	Revised Terms and Conditions Details
BOC Credit Card	Effect from 1 Jun 2023 (the “Effective Date”), Clause 10 of the Terms and Conditions of Gift Point Rewards Programme will be revised, each Main Card and Additional Card of an Eligible Credit Card under the name of same Main Cardholder is entitled to an aggregate maximum of 10,000 Gift Points Per statement cycle, including Alipay HK, WeChat Pay and PayMe transaction.	Gift Point Reward entitlement for credit card transaction executed via Alipay HK, WeChat Pay, PayMe, Online Bill Payment, “JET Payment”, Octopus Automatic Add Value Service transaction, person to person(P2P) fund transfers via mobile device/app/electronic platform, as well as retail transactions under Supermarket, Convenience Stores, Grocery Stores, Miscellaneous Food Stores and Government Departments categories, each Main Card and Additional Card of an Eligible Credit Card under the name of same Main Cardholder is entitled to an aggregate maximum of 10,000 Gift Points Per statement cycle.

Note:

- Unless otherwise specified, the amendments below are applicable to all types of BOC Credit Cards (including BOC Visa Credit Card/BOC MasterCard Credit Card/BOC CUP Dual Currency Credit Card/BOC Intown Virtual Card/BOC Private Label Card/BOC Commercial Card/USD Card and related additional cards, if applicable).
- Please note that you will be deemed to have agreed to the above amendments and will be bound by them if you continue to use or retain your credit card(s) and/or maintain the card account(s) with us on or after the Effective Date. Please also note that if you do not agree to the above amendments, please call our 24-hour Customer Services Hotline at 2108 3288 to exercise your right of termination of card services before the Effective Date. Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.

3. Customers can also download this customer notice from “What’s New” in BOCHK website on or before 31 July 2023 and customers may not be able to access or download such customer notice afterwards.

For enquiries, please call our 24-hour Customer Services Hotline: 2108 3288.

BOC Credit Card (International) Ltd
October 2022