

Terms and Conditions of Time-limited Double Welcome Offer

1. The promotion runs from 1 January 2026 until 31 March 2026 ("Promotion Period").
2. Time-limited Double Welcome Offer for New Customers ("Double Welcome Offer") is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard), BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card) and BOC Taobao World Mastercard ("Eligible Credit Cards") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong.
3. To enjoy Double Welcome Offer, only new customers who applied for 2 Eligible Credit Cards or above on same calendar day with card approved by 30 April 2026 **with one of them being BOC Go Card**, subject to the spending requirement of individual Eligible Credit Card. For the spending requirement, fulfillment arrangement and other terms and conditions, please refer to the website of individual Eligible Credit Card.

Example :

Customer applied below credit cards on 18 January, 2026	Approval Date	Time-limited Double Welcome Offer Entitlement (subject to the spending requirement of individual Eligible Credit Card)
BOC Go Card	26 January, 2026	BOC Go Card welcome offer entitlement only
BOC Go Card and BOC Cheers Card	26 January, 2026	Both BOC Go Card and BOC Cheers Card welcome offer entitlement
BOC Go Card, BOC Cheers Card and BOC Chill Card	26 January, 2026	Both BOC Go Card and BOC Cheers Card welcome offer entitlement

4. Time-limited Double 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.
5. Each customer (counted by the Identification Document Number) can enjoy Double Welcome Offer once only, and a maximum of two Welcome Gifts (subject to the spending requirement of individual Eligible Credit Card).
6. The Double Welcome Offer will be applicable to BOC Go Card and the first approved Eligible Credit Card. If a customer successfully applies for and is approved for more than two Eligible Credit Cards (excluding the BOC Go Card) on the same calendar date during the promotion period, the Double Welcome Offer will be applicable to the BOC Go Card and the first Eligible Credit Card according to the following sequence (BOC Cheers Visa

Infinite Card, BOC Chill World Mastercard, BOC Taobao World Mastercard, BOC Cheers Visa Signature Card, BOC SOGO Visa Signature Card, BOC SOGO Visa Platinum Card and BOC Chill Platinum Mastercard).

7. No person other than the customer and the Company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
8. The Company reserves the right to change, suspend or terminate the Double 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.
9. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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