

Terms and Conditions of “Selected Customers Card Activation Offer”:

1. The Selected Customers Card Activation Offer (the “Promotion”) is only applicable to selected customers (the “Customers”) who received the promotional SMS (the “SMS Invitation”) and/or email (the “Email Invitation”) from BOC Credit Card (International) Limited (the “Company”).
2. This Promotion is only applicable to the BOC Credit Cards, BOC Dual Currency Cards and BOC Co-branded Cards issued in Hong Kong bearing the logo (excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards) and listed in the SMS Invitation and/or Email Invitation (the “Eligible Credit Card”).
3. The Promotion runs from 12 to 31 December 2024 (both dates inclusive) (the “the Promotion Period”).
4. “Eligible Transaction” refers to local, online or overseas retail transaction with any amount made with an Eligible Credit Card during the Promotion Period, and excludes AlipayHK and WeChat Pay HK transactions, amounts redeemed under “Instant Reward” transactions, Cash Advances, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online banking bill payments, online payment system payments to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards/gift cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments and stock monthly contribution and property purchases), casino and gambling transactions, transactions for charity donations and to non-profit organisations, person to person (P2P) fund transfers via mobile device/app/electronic platforms, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by the Company at its sole discretion from time to time.
5. Each Customer who makes an Eligible Transaction with any amount will be eligible to HK\$50 cash rebate (the “Offer”). Each Customer could enjoy the Offer twice earning a maximum of HK\$100 cash rebate during the Promotion Period.
6. The Company may from time to time at its sole discretion define the meaning of

“Eligible Transaction”, with reference to Visa International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International Limited for properly defining the above-mentioned designated categories.

7. Promotion Period and transaction days based on Hong Kong Time.
8. All transactions will be counted based on the transaction date and only Eligible Transaction posted to an Eligible Credit Card account within 7 days from the transaction date will be counted.
9. The Promotion is only applicable to the Eligible Credit Card main card. Each Customer could enjoy a maximum of HK\$100 cash rebate during the Promotion Period.
10. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any loss (financial or otherwise) to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchants outside the spending categories (refer to Clause 4) will not be counted as Eligible Transaction.
11. 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.
12. The cash rebate will be credited to the main cardholders’ account on or before 28 February 2025. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
13. The cash rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the cash rebate is credited. The cash rebate cannot be converted into cash or exchanged for other gifts and is also not refundable or transferrable.
14. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the cash rebate.
15. 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 awarded cash rebate from the related card account without prior notice. The Company also reserves the right to cancel the respective credit card account and/or take such legal actions as may be necessary.
16. The Company reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion.
17. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide

the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.

18. No person other than the 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.
19. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail and apply.

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