

## **Terms and Conditions of BOC Taobao World Mastercard - Overseas Spending Promotion:**

1. BOC Taobao World Mastercard Overseas Spending Promotion (the “Promotion”) is only applicable to cardholders of BOC Taobao World Mastercard Card issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”).
2. “Eligible Overseas Spending” refers to the overseas physical merchants’ retail spending in foreign currency made with Eligible Credit Card by means of physical credit card or mobile payment (including Apple Pay/ Google Pay/ Samsung Pay), excluding online transaction, E-wallet transaction (including but not limited to AlipayHK and WeChat Pay HK) , Instant Rewards transactions, Cash Advances, Cash Before Cash 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 payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value 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, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions (the “Eligible Overseas Spending”). Eligible Overseas Spending shall be determined at the sole and absolute discretion of BOC Credit Card (International) Limited (the “Company”).
3. Unless otherwise specified, the Promotion runs from 15 November 2024 to 31 January 2025 (both dates inclusive) (the “Promotion Period”).
4. The registration period of the Promotion runs from 10:00 on 15 November 2024 to 23:59 on 31 January 2025 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the BoC Pay mobile application (“BoC Pay”), BOCHK Mobile Application, BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK\_CC) or website of the Promotion ([www.bochk.com/s/a/tbwinter\\_e](http://www.bochk.com/s/a/tbwinter_e)) once during the Registration Period. The registration reference number will be announced when the registration is successful. The quota for registration is limited to the first 5,000 successful registered customers. The registration record and quota are calculated based on the computer record of the Company.
5. The Promotion is only applicable to the successfully registered BOC Taobao World Mastercard Cardholders (the “Eligible Customers”). Each Eligible Customer (counted by the Identification Document Number) can enjoy the corresponding extra Cash Rebate (the “Cash Rebate”) by accumulating Eligible Overseas Spending as stated in below table within the Promotion Period. A maximum of HKD\$1,500 Cash Rebate can be rewarded for each Eligible Customer during the entire Promotion Period. The

transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement.

Accumulated Eligible Overseas Spending Amount HKD	Cash Rebate HKD
\$5,000	Enjoy an extra 3% Cash Rebate on the Eligible Overseas Spending with maximum of \$500
\$34,000	Extra \$500 Cash Rebate
\$50,000	Extra \$500 Cash Rebate

6. To enjoy the Cash Rebate, the Eligible Overseas Spending will be counted on the respective transaction days must be successfully posted on or before 14 February 2025. Upon verification of the Eligible Overseas Spending details by the Company, the Cash Rebate will be credited to the main card account by 31 March 2025.
7. All Promotion Period, Registration period and transaction days based on Hong Kong Time.
8. Registration and Eligible Overseas Spending made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebates.
9. A Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Card. No Cash Rebate will be awarded if the customer registers/spends with any card other than an Eligible Credit Card.
10. During the Promotion Period, if the registered credit card has been converted or upgraded, the Cash Rebate will be credited to the new card account.
11. Once the registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The registration record announced via the registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
12. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the 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.
13. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Overseas Spending.

14. Only customers whose Eligible Credit Card accounts are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate is being awarded, will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card Agreement and Credit Card User Agreement during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.
15. The Cash Rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Cash Rebate can only be used to offset retail spending after the Cash Rebate has been awarded and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the Cash Rebate was awarded.
16. Any fraud and abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebates have being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
17. Customers are responsible for the data charges of downloading and/or using the BoC Pay imposed by their service providers.
18. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct. iPhone or iPad users may download BoC Pay Mobile Applications via Apple Store. Android users may download BoC Pay Mobile Applications via Google Play, Huawei App Gallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in US and other countries. Android is a trademark of Google LLC. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time.
19. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay).
20. All images and information are for reference only.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. 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 benefit of any of the provisions of these terms and conditions.

23. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.

24. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay SVF License Number: SVFB072

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