



Terms and Conditions of “Enjoy HK\$600 Cash Rebate at Sam’s Club & COSTCO in Mainland China”

1. “Enjoy HK\$600 Cash Rebate at Sam’s Club & COSTCO in Mainland China” (the “Program”) is valid from 1 February to 30 June 2024 (both dates inclusive and based on the transaction date, the “Promotion Period”).
2. Unless otherwise specified, the Program is only applicable to the below means of payment:
 - i. Physical cards of BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay, Google Pay, Samsung Pay, Huawei Pay or UnionPay App with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”); and/or
 - ii. BoC Pay mobile app, which refers to QR Code payments made with the BoC Pay mobile app. The customer must settle payments by successfully binding the BoC Pay mobile app with a BOC UnionPay Dual Currency Card issued in Hong Kong bearing the  logo (“BoC Pay”).
3. The customer must successfully register (refer to clause 5) and make transactions using an Eligible Credit Card or Eligible Mobile Payment or BoC Pay (if applicable, a customer who spends via BoC Pay need not register) on Fridays, Saturdays, Sundays and Public Holidays during the Promotion Period (“Designated Spending Reward Period”) at Sam’s Club and/or COSTCO physical stores in Mainland China (“Eligible Merchants”) and meet the designated amount in a single net spending to earn the below cash rebate:
 - i. Enjoy HK\$60 cash rebate upon single net spending of HK\$500 – HK\$999.9 (the “Eligible Transaction”);
 - ii. Enjoy HK\$120 cash rebate upon single net spending of HK\$1,000 or above (the “Eligible Transaction”);

All net spending is counted by the posted amount of the transaction. Not applicable to online transactions from Sam’s Club and COSTCO. Ineligible transaction includes but not limited to transactions made with AlipayHK, WeChat Pay HK, Alipay, WeChat Pay and/or other designated payment means/e-Wallets as decided by BOC Credit Card (International) Limited (the “Company”). Any fraudulent, unauthorised, unposted, without sales slips/electronic payment slips, cancelled or refunded transactions will not be deemed as Eligible Transactions, and will not qualify for the Program.
4. To avoid any confusion, the Designated Spending Reward Period includes 2 – 4 February, 9 – 13 February, 16 – 18 February, 23 – 25 February, 1 – 3 March, 8 – 10 March, 15 – 17 March, 22 – 24 March, 29 March – 1 April, 4 – 7 April, 12 – 14 April, 19 – 21 April, 26 – 28 April, 1 May, 3 – 5 May, 10 – 12 May, 15 May, 17 – 19 May, 24 – 26 May, 31 May – 2 June, 7 – 10 June, 14 – 16 June, 21 – 23 June, 28 – 30 June of 2024.
5. Customers who successfully register for “20X Amazing Rewards” before 30 June will be automatically enrolled in this Program. The customer must enter the correct information and register via BoC Pay, the BOCHK Mobile Application, BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) or website of the “20X Amazing Rewards” promotion (https://www.bochk.com/s/a/ms2024_20xe) once (the “Registration”). Customers who have registered for “20X Amazing Rewards” before 1 February 2024 do not need to re-register to be eligible for the Program. “20X Amazing Rewards” has limited quota, calculated based on the computer record of the Company. A customer who has downloaded BoC Pay and settles payment via BoC Pay at the merchant is eligible to participate in this Program.
6. Once the Registration has been completed, all 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 eligibility of the cash rebate. 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 customer differs from those of the Company records, the latter shall be final and conclusive.
7. Eligible transactions must be completed during Designated Spending Reward Period (based on the transaction date) and posted on or before the designated date (refer to Clause 14) to be eligible for the cash rebate. Customers need to keep transaction records for checking.
8. Only the actual transaction amount in Hong Kong currency will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon). For customer spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
9. This Program has a maximum cap on the cash rebate in each month and in the entire Promotion Period. Each customer with eligible transaction(s) and successful registration (based on the number of identification proof documents) (the “Eligible Customer”) can earn a maximum of HK\$120 cash rebate each month and a maximum of HK\$600 cash rebate during the entire Promotion Period. The cash rebate will be credited to the eligible accounts of the Eligible Customer in batches (refer to Clause 14 about the details of the cash rebate batches). The relevant amount of the cash rebate of the customer (including all eligible credit card accounts under the same cardholder) shall be calculated based on all Eligible Transactions.
10. Eligible Merchants and Eligible Transactions shall be classified according to the merchant codes or transaction types as defined by VISA Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, UnionPay International or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The classification of Eligible Merchants, Eligible Transactions, merchant codes or transaction types are also determined at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the cash rebate before customers conduct the transactions.

11. Bank of China (Hong Kong) Limited (“BOCHK”) and the Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided.
12. A customer who holds more than one Eligible Credit Card account can register once only with any one of his/her Eligible Credit Cards. No cash rebate will be awarded if the customer registers/spends with any cards other than Eligible Credit Cards. If the customer registers more than once with different Eligible Credit Cards, the cash rebate will be automatically credited to the first successfully registered main card account. During the Promotion Period, if the registered credit card has been converted, upgraded or is not applicable for cash rebate credit, the cash rebate will be credited to the new card account, or to the card account with the most recent spending.
13. Registration and transactions made with a supplementary card will be combined with those from the main card to be calculated towards the cash rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled total cash rebate.
14. The cash rebate will be credited to the eligible accounts of The Eligible Customer in batches upon verification of the transaction records.
 - (i) If the customer spends with an Eligible Credit Card, the cash rebate will be credited to the first successfully registered eligible main card account.
 - (ii) If the customer spends with BoC Pay bound with an Eligible Credit Card, the cash rebate will be credited to the respective eligible main card account.

Please refer to the below table for the details of the cash rebate arrangement:

Promotion Period	Registration Period of “20X Amazing Rewards” *	Designated Spending Reward Period (refer to Clause 4)	Eligible Transaction Posting Date	Cash Rebate Posting Date	Monthly Statement showing the record of the Cash Rebate
1 Feb to 30 Jun, 2024	1 Jan to 30 Apr, 2024	Designated Spending Reward Period from Feb to Apr, 2024	On or before 10 May, 2024	On or before 30 Jun, 2024	Jun or Jul, 2024
	1 May to 30 Jun, 2024	Designated Spending Reward Period from Feb to Apr, 2024	On or before 10 May, 2024	On or before 31 Aug, 2024	Aug or Sep, 2024
	1 Jan to 30 Jun, 2024	Designated Spending Reward Period from May to Jun, 2024	On or before 10 Jul, 2024	On or before 31 Aug, 2024	Aug or Sep, 2024

* A customer who spends via BoC Pay need not register.

If a customer makes Eligible Transactions using BoC Pay during the Designated Spending Reward Period from February to April 2024, and the Eligible Transactions are posted on or before 10 May,2024, the cash rebate will be credited to the respective eligible main card account on or before 30 June 2024, and will be displayed on the monthly statement for June or July 2024.

If a customer makes Eligible Transactions using BoC Pay during the Designated Spending Reward Period from May to June 2024, and the Eligible Transactions are posted on or before 10 July,2024, the cash rebate will be credited to the respective eligible main card account on or before 31 August 2024, and will be displayed on the monthly statement for August or September 2024.

Eligible customers must check the monthly statements. The Company will not be responsible for notification. The Program is only applicable to transactions with sales slips/electronic payment slips/invoices. Eligible customers must retain all documents related to the transactions for reference. In case of dispute, the Company reserves the right to request a customer to provide the original payment sales slip(s) and/or further documentation or evidence for verification. All transaction slip(s) and/or further documentation submitted to the Company will not be returned

15. An Eligible Customer whose Eligible Credit Card accounts, Mobile Payment accounts and BoC Pay account binding status (if applicable) 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 Program. In the event of violation of the Card User Agreement, termination of the relevant account(s), outstanding balance to repay, the card account being in default 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. For the enquiries of the cash rebate awarded, please contact the BOC Credit Card 24-hour Promotion Hotline on (852) 2108 3288.
16. The cash rebate can neither be exchanged for cash or other gifts, refunded or transferred, and is not saleable. The cash rebate is only applicable to spending after crediting of the relevant cash rebate, and cannot be used to exchange for cash, or to offset any cash advance, financial charge or outstanding balance incurred before the cash rebate was awarded.
17. Should a transaction be cancelled after the cash rebate has been awarded, or should there be any illegal or fraudulent act committed by a cardholder, BOCHK and/or the Company shall cancel the eligibility of the cardholder for the cash rebate, and shall debit the awarded cash rebate from the cardholder’s credit card account without prior notice. BOCHK and/or the Company also reserve the right to cancel the respective credit card account and/or take further legal actions as deemed necessary.
18. No person other than the cardholders, BOCHK and/or 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. All images and information are for reference only.
20. BOCHK and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company gives no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and does not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company shall not be responsible for the quality of the goods or the services, or any additional promotional offers / discounts provided by the merchant.
21. BOCHK and/or the Company reserve the right to change, suspend or terminate the Program or to amend its terms and conditions at their sole discretion. All matters and disputes are subject to the final decision of BOCHK and/or the Company.
22. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. "BoC Pay"). iPhone users may download BoC Pay via the App Store; Android users may download BoC Pay via Google Play, Huawei AppGallery or the BOCHK website. By using the BoC Pay mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay mobile app and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited.
23. Mobile Payment Applications are the third parties' Mobile Applications. Third parties' Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the third parties' Mobile Payment Applications. If customers have any enquiries or complaint about the third parties' Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee on the third parties' Mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
24. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
25. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
26. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
27. 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!