


## **Terms and Conditions of “Spend with BOC Credit Card to earn Up to HK\$1,500 Cash Rebate”:**

1. “Up to HK\$1,500 Cash Rebate Program” (the “Promotion”) with BOC Credit Card runs from 1 July to 30 September 2020 (both dates inclusive) (the “Promotion Period”). The Promotion is only applicable to cardholders of BOC Credit Card, BOC Dual Currency Credit Card and BOC Co-branded Card issued in Hong Kong bearing the  logo (the “Eligible Credit Card”), but excluding BOC Credit Card issued in mainland and Macau, USD Credit Card, Private Label Card, BOC Purchasing Card and Intown Card.
2. The registration period of the Promotion runs from 10:00 on 1 July 2020 to 23:59 on 30 September 2020 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via BoC Pay mobile application (the “BoC Pay”), Website of the Promotion ([www.bochk.com/s/a/spending2020](http://www.bochk.com/s/a/spending2020)), BOCHK Mobile Application or BOCHK Credit Card Official Account (WeChat ID: BOCHK\_CC) in WeChat once during the Registration Period (the “Registration”). The cardholder will receive a registration reference number upon successful Registration. The Promotion is only applicable to the first 60,000 successfully registered cardholders (the “Eligible Customers”). The Registration quota is calculated based on the computer record of the BOC Credit Card (International) Limited (the “Company”) and is on a first-come-first-served basis.
3. “Eligible Transaction” refers to local retail spending made by Eligible Customer’s Eligible Credit Card in Hong Kong (including but not limited to online and/or Mobile Payments) during the Promotion Period. Local retail spending includes any transactions settled in Hong Kong Dollars and made at merchant located in Hong Kong. Online retail spending includes any online transactions in local currency. Mobile Payment refers to contactless payment for retail spending made through the BoC Pay, Huawei Pay, Apple Pay, Google Pay and/or Samsung Pay with an Eligible Credit Card. The Eligible Customer must successfully bind the BoC Pay mobile application with an Eligible Credit Card and made the payment by QR Code. Eligible Transaction is excluding any transactions made via UnionPay APP, AlipayHK and/or WeChat Pay, physical stores transactions made at PARKnSHOP and the brands under PARKnSHOP (including any outlets of PARKnSHOP, FUSION, TASTE, INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL SU-PA-DE-PA (only applicable to Supermarket section) and EXPRESS) in Hong Kong, physical stores transactions made at Watsons, instant reward offers, Cash Before Cash amount, autopay, Octopus Automatic Add Value, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and the monthly payment of the merchant interest-free instalments), annual fees, finance charges, arrangement fees, gift redemption fees, gift delivery service

charges, payment for public utilities/bill payments (including but not limited to payments for tax, telecommunication, educational institution fees/tuition fees or utility bills), online payment system to designated merchants (including but not limited to PayPal or Alipay), purchase and/or reload of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits and money transfers), casino transactions, transactions for charitable donations, mutual funds payment, insurance transactions, balance transfer amounts, speculation transactions and any unauthorized transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

4. An Eligible Customer who accumulates Eligible Transactions of HK\$6,000 or above per calendar month which mentioned in clause 6 below with Eligible Credit Card can enjoy a HK\$100 Cash Rebate, while accumulates Eligible Transactions of HK\$10,000 or above can enjoy a HK\$300 Cash Rebate. Each Eligible Customer (counted by the number of identification proof document) can enjoy a maximum of HK\$300 Cash Rebate per calendar month; accumulative Eligible Transactions of HK\$10,000 or above for 3 consecutive months can enjoy extra HK\$600 Cash Rebate. Each Eligible Customer (counted by the number of identification proof document) can enjoy a maximum of HK\$1,500 Cash Rebate during the entire Promotion Period.
5. An Eligible Customer who holds more than one Eligible Credit Card account must register once with any one of his/her Eligible Credit Cards. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate. Registration and Eligible Transaction made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. The Cash Rebate will be automatically credited to the first registered main card account. If a cardholder registers more than once, the Cash Rebate will be posted to the first successfully registered credit card account. No Cash Rebate will be awarded if the cardholder registers/ spends with any card other than the Eligible Credit Card.
6. All Eligible Transactions will be counted on the transaction days. Eligible Transactions in the first calendar month of the Promotion must be successfully posted on or before 7 August 2020. Eligible Transactions in the second calendar month of the Promotion Period must be successfully posted on or before 7 September 2020. Eligible Transactions in the third calendar month of the Promotion Period must be successfully posted on or before 7 October 2020.
7. For Eligible Transactions made with a BOC Dual Currency Credit Card in Renminbi (RMB), every RMB 1 spent will be calculated as HKD1.

8. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. 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 cardholders differs from those of the Company records, the latter shall be final and conclusive.
9. The Promotion is only valid for spending transaction with sales slips/ electronic payment slips. The 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.
10. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction.
11. An Eligible Customer whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Cash Rebate is awarded will be eligible for the Promotion and the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the Cash Rebate reward during the Promotion or at the time the Cash Rebate is awarded, the Cash Rebate will be cancelled automatically forthwith.
12. 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.
13. The Cash Rebate will be credited to the first successfully registered Eligible Credit Card account on or before 31 December 2020 upon verification of the transaction details/ promotional event record and will be posted in the December 2020 or January 2021 monthly statement of the Eligible Customer.
14. Any fraud or abuse will result in the forfeiture of a Eligible Customer's eligibility to participate in the Promotion. Should the transaction be canceled after the Cash Rebate has been awarded, the eligibility will be forfeited. The Company reserves the right to

take legal action in such instances.

15. Huawei Pay is a trademark of Huawei and has been submitted for trademark registration in China and other countries/regions. For compatible devices and more details about Huawei Pay, please refer to the website of Huawei Pay. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in the USA and other countries. For compatible devices and more details about Apple Pay, please refer to the website of Apple Pay. Google Pay is trademarks of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to the website of Samsung Pay.
16. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. No person other than the cardholders and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
18. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions and reserves the right of final decision on all matters and disputes.
19. The above products, services and offers are subject to the respective terms and conditions. For details, please refer to the relevant promotional materials or staff of the Company.
20. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
21. Please download BOCHK Mobile Application from official application stores or BOCHK website, and ensure the search wording is correct.
22. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile Application, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time and posted to on BOCHK Mobile Application or Mobile/Internet Banking.
23. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment

Applications are subject to such service providers' terms and conditions. BOCHK is not the service provider of the Mobile Payment Applications. If customers have any enquiries or compliant to them, please directly contact the service providers. BOCHK gives no guarantee to the Mobile Payment Applications of the service providers, or 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. BOCHK has not reviewed or verified the information in the Third Party Mobile Applications or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that you may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at the Third Party Mobile Applications. BOCHK does not or does not mean to endorse or recommend any information, materials, products or services posted or offered at the Third Party Mobile Applications. Nor shall BOCHK be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the Third Party Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the Third Party Mobile Applications.
25. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.