

Terms and Conditions


A. Terms and Conditions of “BOCHK BoC Pay CLP FPS QR Code Bill Payment Rewards” (the “CLP FPS Rewards”):

1. The CLP FPS QR Code Bill Payment Rewards commences from 1 January to 30 April 2020 (both dates inclusive) (the “CLP FPS Rewards Promotion Period”).
2. Customers who use BoC Pay to scan the FPS bill payment QR code of CLP bill and use Smart Account and/or Payment Account to complete the bill payment of CLP bill through FPS during the CLP FPS Rewards Promotion Period (the “Eligible Customers”) are eligible for the HK\$20 rewards for the first successful bill payment and HK\$5 rewards for further successful bill payment (the “Rewards”).
3. The first successful bill payment refers to a customer use BoC Pay to scan the FPS bill payment QR code and use Smart Account and/or Payment Account to complete the bill payment for the first time.
4. Each Eligible Customer can enjoy CLP FPS Rewards once per month.
5. Each CLP Bill can enjoy the rewards once and subject to the Customer who complete the bill payment first. Payment amount on CLP bill should be equal or larger than HK\$20.
6. Each Eligible Customer (identified by the number of Identity documents) can only enjoy the first bill payment offer once. If Eligible Customer delete and reopen a new account or upgrade account after receiving the HK\$20 rewards, HK\$5 rewards will be counted in place for further successful bill payment.
7. The Rewards will be credited to the relevant account according to the following arrangement upon verification of the respective binding / registration record by Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”), the rewards will be in form of cash, and will be credited to Smart Account and/or Payment Account according to the schedule below.

Date of Bill Payment (subject to the record of the BOCHK) (both dates inclusive)	Date of Crediting the Respective Rewards
1 – 31 January 2020	On or before 29 February 2020
1 – 29 February 2020	On or before 31 March 2020
1 – 31 March 2020	On or before 30 April 2020
1 – 30 April 2020	On or before 31 May 2020

8. **Only Eligible customers whose BoC Pay and Smart Account and/or Payment Account are binding with BoC Pay, valid and in good standing, throughout the CLP FPS Rewards Promotion Period and at the time when Rewards is awarded will be eligible for the Rewards. In the event of termination of a Smart Account and/or Payment Account, violation of User Agreement during the CLP FPS Rewards Promotion Period or at the time the Rewards is being awarded, the Rewards will not be credited to the designated account; and will be cancelled automatically forthwith.**
9. The Rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
10. BoC Pay, Smart Account and Payment Account are owned by BOCHK. Card Company is one of the organizers of the CLP FPS Rewards. BOCHK will be responsible for the arrangements and operations to credit the CLP FPS Rewards to Smart Accounts and/or Payment Accounts.
11. All Eligible Bill Payment conducted by the same Eligible Customer under different Smart Accounts and / or Payment Account will be combined for the purpose of calculating the maximum amount of rewards available to the same customer.
12. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for the CLP FPS Rewards. Only Eligible Bill Payments determined by BOCHK are eligible for the CLP FPS Rewards Promotion.

B. Terms and Conditions of “BoC Pay HK\$20 Welcome Rewards Promotion (the “Welcome Rewards Promotion”):

1. The Welcome Rewards Promotion is valid from 1 March to 30 June 2020 (both dates inclusive) (the “Promotion Period”).
2. A Customer who successfully downloads BoC Pay and binds it with their BOC Dual Currency Credit Cards bearing the  logo issued in Hong Kong (the “Eligible Credit Cards”) and/or Smart Account and/or register the Payment Account for the first time (the “Eligible Customers”) during the Promotion Period are eligible for a HK\$10 reward (the “First Bound Reward”). An Eligible Customer who conducts any amount of spending and/or fund transfer and/or bill payment transaction via BoC Pay within the same month of first binding (the “Eligible Transaction”) is eligible for a HK\$10 reward (the “Spending Reward”). Each Eligible Customer (identified by Identity Document number) can earn a combined maximum of HK\$20 in rewards (the “Welcome Rewards”) during the whole Promotion Period.
3. The Welcome Rewards will be credited to the Eligible Credit Card/Smart Account/Payment Account, which was first bound with BoC Pay. The Welcome Rewards will be credited to the relevant account according to the following arrangement upon verification of the respective binding/registration/spending record by Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”):
 - i. For an Eligible Customer who has bound BoC Pay with an Eligible Credit Card, the Welcome Rewards will be in the form of a credit card cash rebate, and will be credited to the respective card account. The entitled Welcome Rewards of Additional Cardholders will be credited to the account of Main Cardholder. The cash rebate will be credited to the respective account according to the schedule below and will be posted in the respective monthly statement.

Date of binding BoC Pay (both dates inclusive)	Date of Crediting the Respective Welcome Rewards	Monthly Statement Posting the Welcome Rewards Record
1 -31 March 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully.	March or April 2020
	Spending Rewards will be credited on or before 31 May 2020	May or June 2020
1 - 30 April 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully	April or May 2020
	Spending Reward will be credited on or before 30 June 2020	June or July 2020
1 - 31 May 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully	May or June 2020
	Spending Reward will be credited on or before 31 July 2020	July or August 2020
1 - 30 June 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with an Eligible Credit Card successfully	June or July 2020
	Spending Reward will be credited on or before 31 August 2020	August or September 2020

II. For an Eligible Customer who has first bound BoC Pay with a Smart Account/Payment Account, the Welcome Rewards will be credited to the respective account in the form of cash according to the schedule below. If the Welcome Rewards could not be credited to the respective account due to account condition, the Welcome Rewards will be credited to the master account of the Smart Account (HKD current account or HKD saving account) without any prior notice.

Date of binding BoC Pay (both dates inclusive)	Date of Crediting the Respective Welcome Rewards	Account of Crediting the Respective Welcome_Rewards
1 - 31 March 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/Payment Account successfully	Smart Account/ Payment Account
	Spending Reward will be credited on or before 31 May 2020	
1 - 30 April 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/Payment Account successfully	
	Spending Reward will be credited on or before 30 June 2020	
1 - 31 May 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/Payment Account successfully	
	Spending Reward will be credited on or before 31 July 2020	
1 - 30 June 2020	First Bound Reward will be credited within 9 working days after the Eligible Customer first binds BoC Pay with Smart Account/Payment Account successfully	
	Spending Reward will be credited on or before 31 August 2020	

4. Only Eligible Customers whose Eligible Credit Card accounts and/or Smart Account and/or Payment Account are bound with BoC Pay, and are valid and in good standing throughout the Promotion Period and at the time of crediting the Welcome Rewards, will be eligible for the Welcome Rewards. Otherwise the Welcome Rewards will be forfeited. In the event of termination of a credit card account, violation of Card User Agreement, overdue payment, bad record, or forfeiture of the Welcome Rewards during the Promotion Period or at the time of crediting the Welcome Rewards, the Welcome Rewards will not be credited to the designated account and will be cancelled automatically forthwith. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Welcome Rewards.

5. The Welcome Rewards cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale. The Welcome_Rewards awarded to the Eligible Credit Card account is only for retail spending after the Welcome Rewards have been awarded and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Welcome Rewards were awarded.

General Terms and Conditions of HK\$20 Welcome Rewards”:

1. The above Offers are subject to the record of BOCHK and/or the Card Company.
2. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
3. Customers can enjoy the above offers simultaneously. However, those offers cannot be used in conjunction with other promotional offers that are not listed in this promotional material.
4. The above products, services and offers are subject to the respective terms and conditions. For details, please refer to the relevant promotional materials, or contact the relevant merchants or staff of BOCHK and / or the Card Company.
5. All information and images are for reference only. All matters and disputes will be subject to the final decision of BOCHK and/or the Card Company.
6. No person other than the Cardholders, BOCHK and / or the Card 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.
7. BOCHK and/or the Card Company reserve the right to change, suspend or terminate the terms and conditions of the promotion at its sole discretion.
8. In case of any dispute, the decision of BOCHK and/or the Card Company and the relevant merchants shall be final.
9. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.