

**“BeLeaf” Reward Terms and Conditions:**

1. The promotion period is from 25 March to 30 April 2025, both dates inclusive (the “Promotion Period”).
2. During the Promotion Period, customer who uses “BeLeaf” via mobile banking can enjoy “HK\$38 Activate Push Notification Cash Reward”, “HK\$50 Credit Card Installment Cash Rebate” and “Up to HK\$3,300 Credit Card Installment Extra Cash Rebate”.

**HK\$38 Activate Push Notification Cash Reward:**

1. This Reward is only applicable to customer who used “BeLeaf” via BOCHK mobile banking during the Promotion Period and did not activate push notification on or before 24 March 2025 (“Push Notification Reward Eligible Customer”).
2. During the Promotion Period, Push Notification Reward Eligible Customer who successfully activate the push notification via BOCHK Mobile Banking (name: BOCHK 中銀香港) are entitled to HK\$38 cash reward (“Cash Reward”).
3. Cash Reward is only applicable to the first 3,000 eligible customer who successfully activated push notification during the Promotion Period (“Push Notification Reward Eligible Winning Customer”).
4. Each Push Notification Reward Eligible Winning Customer will be entitled to the Cash Reward once only.
5. The Cash Reward will be credited directly to the Push Notification Reward Eligible Winning Customers’ BOCHK Hong Kong dollar savings/current account on or before 30 June 2025. If the Cash Reward cannot be credited to the account due to account status, the Cash Reward will be forfeited.
6. Throughout the Promotion Period and at the time of crediting the Cash Reward, Push Notification Reward Eligible Winning Customer’s BOCHK savings/current account and Internet and Mobile Banking account must be valid, and the customer must maintain the activation of push notification. Otherwise, the Cash Reward will be forfeited.
7. In the event of termination of BOCHK bank account, bad record, forfeiture of the Cash Reward, the Cash Reward will not be credited to the designated account and will be cancelled automatically forthwith.
8. BOCHK reserves the right to determine whether the activation of push notifications has been successfully completed at its sole discretion.
9. The activation of push notification is subject to BOCHK record. In the event of any discrepancies between the customer’s information and the records of BOCHK, the records of BOCHK shall prevail.

### **HK\$50 Credit Card Installment Cash Rebate:**

1. This Cash Rebate is only applicable to customer who used “BeLeaf” and apply for Credit Card "Cash Installment" Plan or "Statement Installment" Plan via BOCHK mobile banking during the Promotion Period (“Credit Card Installment Cash Rebate Eligible Customer”).
2. During the Promotion Period, Credit Card Installment Cash Rebate Eligible Customer who successfully apply for Credit Card "Cash Installment" Plan or "Statement Installment" Plan with single installment amount HK\$/RMB10,000 or above and tenor of 12 months or above via BOCHK Mobile Banking (name: BOCHK 中銀香港) are entitled to HK\$50 cash rebate (“Cash Rebate”).
3. Cash Rebate is only applicable to the first 2,000 eligible customer who successfully applied for Credit Card "Cash Installment" Plan or "Statement Installment" Plan with single installment amount HK\$/RMB10,000 or above and tenor of 12 months or above during the Promotion Period (“Credit Card Installment Cash Rebate Eligible Winning Customer”).
4. Each Credit Card Installment Cash Rebate Eligible Winning Customer will be entitled to the Cash Rebate once only and a maximum Cash Rebate of HK\$50.
5. The Cash Rebate will be credited directly to the Credit Card Installment Cash Rebate Eligible Winning Customers’ BOCHK credit card account (the first credit card’s principal account which apply Credit Card cash installment/ statement installment successfully) on or before 30 June 2025. 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.
6. A Credit Card Installment Cash Rebate Eligible Winning Customer whose credit card accounts are valid and in good standing during the Promotion Period and up to the time the Cash Rebate has been awarded will be eligible for the Promotion and the Cash Rebate. In the event of repay prematurely, cancel the relevant Credit Card cash installment/statement installment, termination of the credit card account, violation of the Credit Card Agreement/ User Agreement or forfeiture of the Cash Rebate during the Promotion and up to the time the Cash Rebate has been awarded, the Cash Rebate will be cancelled automatically forthwith.
7. Any fraud or abuse will result in the forfeiture of a Credit Card Installment Cash Rebate Eligible Winning Customer’s eligibility to participate in the Promotion. Should a relevant Credit Card cash installment/statement installment be

cancelled/repay prematurely after the Cash Rebates have being awarded, the eligibility will be forfeited. BOC Credit Card (International) Limited (the "Card Company") reserves the right to take legal action in such instances.

**Up to HK\$3,300 Credit Card Installment Extra Cash Rebate:**

1. "Up to HK\$3,300 Credit Card Installment Extra Cash Rebate" Promotion (the "Promotion") runs from 1<sup>st</sup> March to 30<sup>th</sup> April 2025 (both dates inclusive) (the "Promotion Period"). Details of Promotion Phase and Rebate Date as follow:

	Promotion Phase	Rebate Date
1	1 <sup>st</sup> March to 31 <sup>st</sup> March 2025	On or before 30 <sup>th</sup> June 2025
2	1 <sup>st</sup> April to 30 <sup>th</sup> April 2025	

The cash rebate will be automatically credited into the eligible HK\$ credit card account and shown on the June or July 2025 monthly statement.

2. Cardholders successfully apply for Credit Card "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment Installment" Plan ("Services") through BoC Pay+ mobile application, Internet Banking, Mobile Banking, BOCHK website or BOCHK Credit Card Official Account (WeChat ID: BOCHK\_CC) in WeChat ("e-Channel") with installment amount HK\$/RMB30,000 or above and tenor of 12 months or above within the calendar month during the Promotion Period (the "Eligible Transaction") can enjoy the cash rebate below:

Installment Amount (count by transaction)	Cash Rebate			
	New Customer		Other Customer	
	Tenor of 12/18 months	Tenor of 24/36/48 months	Tenor of 12/18 months	Tenor of 24/36/48 months
HK\$/RMB30,000 - HK\$/RMB59,999	HK\$200	HK\$200	HK\$100	HK\$100
HK\$/RMB60,000 - HK\$/RMB99,999	HK\$400	HK\$600	HK\$200	HK\$300
HK\$/RMB100,000 - HK\$/RMB199,999	HK\$800	HK\$1,000	HK\$400	HK\$500
HK\$/RMB200,000 - HK\$/RMB299,999	HK\$1,600	HK\$2,200	HK\$800	HK\$1,200
HK\$/RMB300,000 or above	HK\$2,800	HK\$3,300	HK\$1,800	HK\$2,300

New customer refers to all accounts under the customer, who does not have any installment balance under "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment Installment" Plan in the past 6 months prior to the month of application. Each cardholder (calculated based on identity document number)

can only enjoy a maximum cash rebate of HK\$3,300 (new customer) / HK\$2,300 (other customer) in each calendar month during the Promotion Period.

3. The cash rebate is not applicable to one-off handling fee for "Cash Installment" Plan / "Statement Installment" Plan / "Online Bill Payment Installment" Plan.
4. If cardholder has more than one main BOC Credit Card accounts, the cash rebate will be credited to the most recently opened and activated eligible main BOC Credit Card account.
5. A customer whose credit card accounts are valid and in good standing during the Promotion Period and up to the time the cash rebate has been awarded will be eligible for the Promotion and the cash rebate. In the event of repay prematurely, cancel the Eligible Transaction, termination of the credit card account, violation of the Credit Card Agreement/ User Agreement or forfeiture of the cash rebate during the Promotion and up to the time the cash rebate has been awarded, the cash rebate will be cancelled automatically forthwith.
6. 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.
7. Any fraud or abuse will result in the forfeiture of a customer's eligibility to participate in the Promotion. Should an Eligible Transaction be cancelled/repay prematurely after the cash rebates have being awarded, the eligibility will be forfeited. The Card Company reserves the right to take legal action in such instances.

**General Terms:**

- The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- The above Cash Reward cannot be transferred, returned, exchanged for other offer/gift.
- The quota of Cash Reward is limited and available on a first-come-first-served basis.
- BOCHK and/or Card Company reserves the right to amend, suspend or terminated the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
- All information and images are for reference only.
- No person other than the customers, BOCHK 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.

- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Banking mobile application imposed by their service providers.
- Please download BOCHK Mobile Banking mobile application from official application stores or BOCHK website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking mobile application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK Mobile Banking from time to time.
- In case of any disputes, the decision of BOCHK and/or Card Company shall be final and binding on all parties concerned.
- The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.