

Take up Enrich Banking / i-Free Banking account, be a Master of Finance, much smart, much fun!

Start experiencing the convenience of wealth management and the mobile payment service of Bank of China (Hong Kong) Limited ("BOCHK") and enjoy every moment of your U-life.

Welcome Offer!

Full time tertiary students who take up the following services at the same time during the promotion period¹, can enjoy offers of up to **HK\$1,500**:

New Take up Enrich Banking / i-Free Banking



- ◆ Waiver of the "Total Relationship Balance" requirement during the period of study and for the first 3 years after graduation

New Customers apply for a BOC Chill Card / BOC HKUST Platinum Card / BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card/ GBA Youth Card^{II}

- ◆ Up to **HK\$500 Cash Rebate** (applicable to BOC Chill Card) / **HK\$300 Cash Rebate** (applicable to other cards) on Mobile Spending
- ◆ Extra **HK\$100 Cash Rebate** for successfully apply through online application
- ◆ Perpetual annual fee waiver



Limited Time Offer for Existing Customers^{II}*

- ◆ Existing Customers successfully apply for BOC Chill Card and accumulated eligible retail spending amount of HKD3,000 or above within the first two months of card issuance can enjoy **HK\$300 Cash Rebate**
- ◆ Existing Customers successfully apply for GBA Youth Card and accumulated eligible retail spending amount of HKD1,000 or above within the first two months of card issuance can enjoy **HK\$200 Cash Rebate** (Promotion period until 15 September 2022)

Completed **1+2** to enjoy an Extra Welcome Reward of **HK\$50 Cash Rebate***

Mobile Banking "Refer Friends" Promotion^{III}

- ◆ Customers of *Enrich Banking* and *i-Free Banking* (the "Referrer") can receive **referral rewards up to HK\$850** when he or she refers friends, given that the referee successfully inputs the Invitation Code and opens an account.

For the details of the offers, please refer to the terms in the relevant promotion materials, refer to www.bochk.com/dam/more/trendytootool/offer_en.html.

Reward up to HK\$1,500

Extra Exclusive Reward

Banking TrendyToo Mobile Account Opening 3-month MOOV Music Service Give-away^{IV}

From now until 31 October 2022, customers aged 18-35 who newly take up BOCHK Mobile Account Opening and fulfill the following requirements can enjoy free 3 months MOOV Music Service:



1. Register FPS through BOCHK mobile banking app and set BOCHK as default receiving account, or bind BoC Pay with BOCHK account or BOC Dual Currency Card
2. Make any transfer/ FPS to a third party via BOCHK mobile banking app/ BoC Pay, or make a merchant purchase

Download BOCHK Mobile Banking and open account now, no matter you are taking a ride or having a Café Chill. Manage your finances and listen to songs anytime, anywhere!

¹Promotion Period: From 26 August to 31 October 2022 (both dates inclusive)
^{*}The Extra Welcome Reward is meant exclusively for retail purchase, offered on a first-come-first-served basis while stock lasts.

Personal Customer Service Hotline (852) 3988 2388 | www.bochk.com

The above products, services and offers are subject to the relevant terms.
Reminder: To borrow or not to borrow? Borrow only if you can repay!

22 Trendy Ways To Bank

We share easy tips for trendy banking and offers from time to time



IG: [#bankingtrendytootool](https://www.instagram.com/bankingtrendytootool) #22TrendyWaysToBank

Learn more about Banking TrendyToo



Download Mobile Banking Application



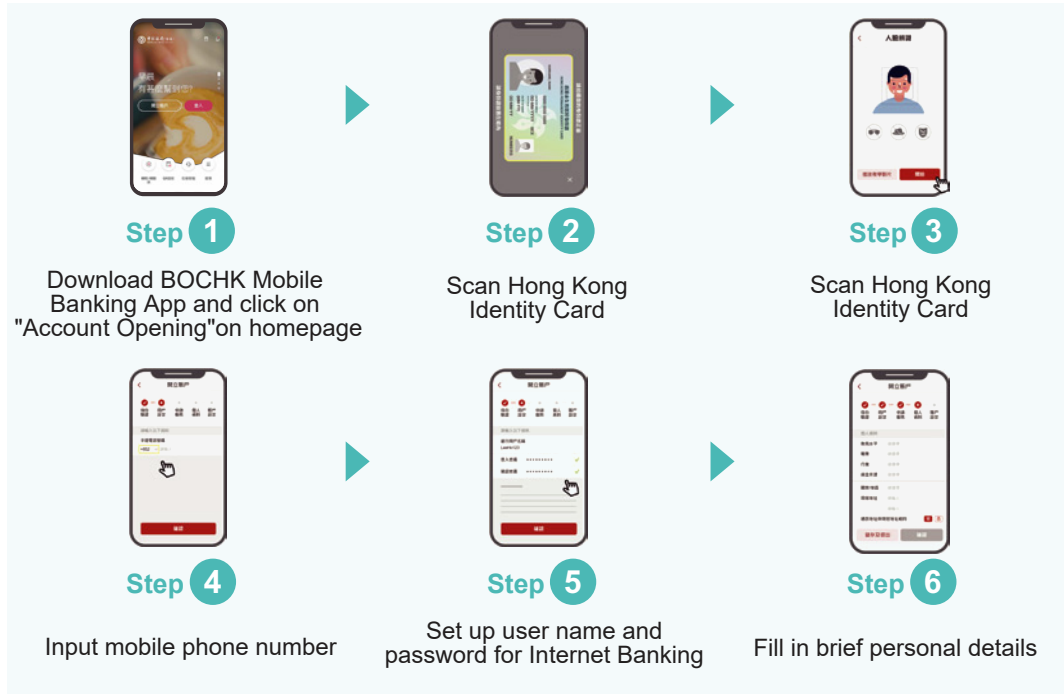
Easy Account Opening Guide 1

Mobile Account Opening (only applicable to new customers aged 18 or above with valid HKID cards)



I don't want to go to a branch. Can I open an *i-Free Banking* account on my mobile phone?

You can open a bank account with the BOCHK mobile banking app. Just follow the steps below:



Video for Mobile Account Opening



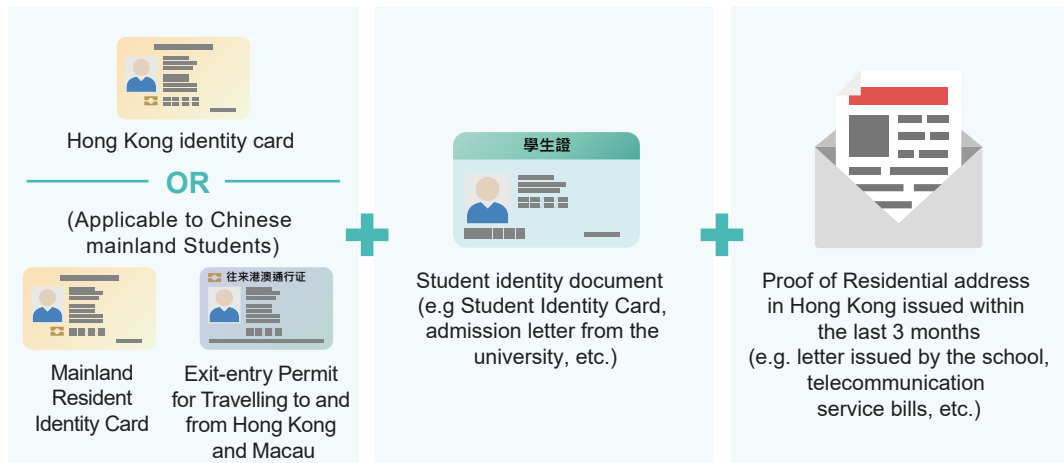
Easy Account Opening Guide 2

Account opening at a branch



The welcome offer looks attractive. How can I open an *Enrich Banking* / *i-Free Banking* account at BOCHK branch?

You are required to bring the following original copies with you for account opening at any BOCHK branch#.



Applicants under the age of 18 are required to be accompanied by a parent / guardian when opening an account. The parent / guardian will be required to provide proof of identity and sign the relevant declaration. BOCHK has the right to decide whether to accept any account opening application or not.



I. Welcome Offer Terms & Conditions

1. The promotion period is from 26 August to 31 October 2022 (both dates inclusive) ("Promotion Period").
2. Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong ("Eligible Students") who fulfill the below requirements during Promotion Period, will be entitled to enjoy an Extra Welcome Reward of HK\$50 Cash Rebate.
 - (a) During the Promotion period, Eligible Students: (i) New take up *Enrich Banking / i-Free Banking* at any branch of Bank of China (Hong Kong) Limited ("BOCHK") or by BOCHK mobile banking application; (ii) Apply for a BOC Chill Card/ BOC HKUST Platinum Card / BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card / GBA Youth Card successfully;
 - (b) Definition of personal customers who have newly taken up *Enrich Banking / i-Free Banking* services:
Eligible Students should have not taken up or cancelled *Private Banking, Wealth Management, Enrich Banking, i-Free Banking* service or any non-integrated banking service in BOCHK in the past 6 months prior to 26 August 2022.
 - (c) "Extra Welcome Reward" will be credited to the BOC Chill Card/BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card/ GBA Youth Card Account held by the Eligible Student in the form of Cash Rebate. ("Cash Rebate") Cash Rebate will be credited to the BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card/ GBA Youth Card Account held by the Eligible Student who successfully applies for a BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card / GBA Youth Card before 30 November 2022 and will be credited to the BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card / GBA Youth Card Account before 31 January 2023. The relevant BOC Chill Card/ BOC HKUST Platinum Card / BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card / GBA Youth Card Account must be valid at the time when the Cash Rebate is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
 - (d) Each Eligible Students can enjoy the "Extra Welcome Reward" once only.
 - (e) For all Eligible Students' applying to newly take up *Enrich Banking / i-Free Banking* or applying for a BOC Chill Card / BOC HKUST Platinum Card / BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card/ GBA Youth Card successfully through BOCHK, the decision of BOCHK shall be final and conclusive.
 - (f) The quota for "Extra Welcome Reward" is 6,800, first come first served and available while quota lasts.
 - (g) BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card/ GBA Youth Card Cash Rebate ("Cash Rebate"):
 - (i) Cash rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Cash rebate is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts. It is also not refundable or transferrable.
 - (ii) The status of the credit card accounts held by the Eligible Students should be normal, valid and in good standing, and such accounts should not have breached the Card User Agreement when the Cash rebate is credited by the BOC Credit Card (International) Limited (the "Card Company"). If Eligible Students cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.
3. The waiver of the "Total Relationship Balance" requirement of BOCHK *Enrich Banking / i-Free Banking* during the period of study and the first 3 years after graduation
 - To enjoy this offer, Eligible Students should present a valid student identity document when newly taking up or upgrading to *Enrich Banking / i-Free Banking* at any branch of BOCHK. BOCHK reserves the right to decide whether to accept, or decline any account opening application or give the offer to the applicants in accordance with the information provided, without obligation to provide any reasons.
 - **Starting from the beginning of the fourth year after graduation, if the customer's "Total Relationship Balance" falls below the designated amount, BOCHK reserves the right to terminate the customer's *Enrich Banking / i-Free Banking* service and any related offers at its sole discretion. For details, please contact BOCHK branch staff.**
 - Terms and conditions apply to the BOCHK *Enrich Banking / i-Free Banking* service. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.

II. Application for BOC Chill Card / BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card/ GBA Youth Card – Welcome offer Terms and Conditions

• Welcome offer Terms and Conditions for New Customers:

- (a) The promotion period runs from now to 31 October 2022. Only applicant whose BOC Chill Card/BOC HUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card/ GBA Youth Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
- (b) Successful Eligible Credit Card applicants are required to make transactions through mobile payment (the "Eligible Transactions")(including BoC Pay, UnionPay APP, Apple Pay, Huawei Pay, Google Pay and Samsung Pay)(if applicable)("Mobile Payment Transactions") within the first month and following three calendar months of card issuance to get 10% Cash Rebate. Eligible Transactions exclude amounts redeemed under 'Instant Reward' transactions, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited ("the Company") at its sole discretion from time to time. Each Chill Card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum rebate amount is HK\$500 for the Spending Period. BOC HUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card/ GBA Youth Card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum rebate amount is HK\$300 for the Spending Period. Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.

Example:

Card Issuance Date	Spending Period (within the first month and following three calendar months of card issuance)
26 August 2022	26 August 2022 to 30 November 2022
30 September 2022	30 September 2022 to 31 December 2022

- (c) Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.

• Limited Time Offer - Terms and Conditions of Welcome Offer for Existing Customers:

- (a) Only applicant whose BOC Chill Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer. Successful Eligible Credit Card applicants are required to make retail transactions with BOC Chill Card (the "Eligible Transactions") within the first month and following two calendar months of card issuance ("Spending Period") (Refer to Example) over HK\$3,000, it is entitled to get HK\$300 cash rebate. Eligible Transactions exclude amounts redeemed under 'Gift Point Rewards' transactions, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited ("the Company") at its sole discretion from time to time. The applicants must be existing cardholders of BOC Credit Card (Additional Card, Commercial Card, Intown Virtual Card, US Dollar Card, BOC Credit Card issued in Macau SAR and Private Label Card are all excluded), and not have cancelled or were once cardholders of the BOC Chill Card in the 12 months prior to the date of application will be entitled to the welcome offer for main cardholders upon approval of application.

Example:

Card Issuance Date	Spending Period (within the first month and following two calendar months of card issuance)
26 August 2022	26 August 2022 to 31 October 2022
30 September 2022	30 September 2022 to 30 November 2022

(b) The promotion period runs from 12 August to 15 September 2022 (both date inclusive) ("Promotion Period"). The offer is applicable to existing BOC Credit Card holder who have successfully applied the "GBA Youth Card" ("Eligible Credit Card") for the first time during the Promotion Period. Only applicant whose Eligible Credit Card application is completed on or before 15 September 2022, approved and activated the Eligible Credit Card on or before 30 October 2022 ("Eligible Cardholder") will be eligible for the Limited Time Welcome Offer. The first 2,000 Eligible Cardholders have accumulated eligible local and/or oversea retail spending amount of HKD1,000 or above within the first two months of card issuance ("Eligible Transactions") can enjoy HK\$200 Cash Rebate as Limited Time Welcome Offer ("Cash Rebate"). Eligible Transactions exclude amounts redeemed under 'Instant Reward' transactions, online bill payments, online bill payment instalments, payments by credit card via internet banking or online payment system to designated merchants, tax payments, Octopus Add-Value transactions, purchases and/or reloads of store-value cards or e-wallets, person-to-person (P2P) fund transfers via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited ("the Company") at its sole discretion from time to time. The applicants must be existing cardholders of BOC Credit Card (Additional Card, Commercial Card, Intown Virtual Card, US Dollar Card, BOC Credit Card issued in Macau SAR and Private Label Card are all excluded), and not have cancelled or were once cardholders of the GBA Youth Card in the 12 months prior to the date of application will be entitled to the welcome offer for main cardholders upon approval of application.

Welcome Offer general Terms and Conditions:

1. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
2. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
3. Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
4. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International, Mastercard Asia/Pacific (Hong Kong) Limited, Visa International for properly defining transactions category.
5. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
6. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
7. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
8. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice. "10% Cash Rebate for Mobile Spending" value depends on the eligible transaction, "HK\$500 Cash Rebate" equals to "HK\$500"/"HK\$300 Cash Rebate" equals to "HK\$300".
9. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
10. The welcome offer cannot change and cannot be altered or exchanged for cash or other gifts.
11. Only applicant whose main card application (not applicable to BOC Hong Kong Airlines Visa Card) is made via "BOCHK" Internet Banking, BOCHK Mobile Application, BOCHK Online Chat, BOCI website, BOCI WeChat ID, BOCI URL of QR code and designated link and approved within the promotion period will be eligible for the online application extra welcome offer. The online application extra welcome gift is HK\$100 Cash Rebate, the Company reserves the right to offer an alternative gift of equivalent or approximate value. HK\$100 Cash Rebate will be credited to main card account within 4-8 weeks after card issuance. The status of credit card account must be normal, valid and in good credit condition.
12. **The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
13. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
14. No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
15. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
16. In case of any dispute(s), the decision of the Company shall be final.
17. Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. 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 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 samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit www.unionpayintl.com/en and go to - Products & Services > Mobile Payment.
18. Terms and conditions apply. Please refer to BOCHK website>Credit Card>Card Products for details.

III. Terms and Conditions of "Refer Friends" Promotion

1. Promotion period is from 29 May 2022 to 31 October 2022 (both dates inclusive) ("Promotion Period").
2. The Promotion shall be applicable to customers of Enrich Banking and i-Free Banking of Bank of China (Hong Kong) Limited (the "Bank"/"BOCHK") ("Selected Customers").
3. Selected Customers (the "Referrer") must get his/her Invitation Code in "Refer Friends" page via Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee who fulfilled the requirements of Clause 9 (the "Referee") during the Promotion Period; the Referee must input the Invitation Code of referrer who fulfilled the requirements of Clause 8 (the "eligible referrer") in "Invitation Code" field when opening a new banking account through BOCHK Mobile Banking (exclude "QR Account Opening"), and successfully opens an account in order to receive the relevant referral reward.
4. If eligible referrer and eligible referee fulfilled the requirements of Clause 3, the eligible referrer can enjoy below designated amount of rewards in the form of Free Spending Credit (the "Referral Reward"): the eligible referrer can enjoy a HK\$150 Referral Reward for each of the first three successful referrals respectively; and enjoy a HK\$200 Referral Reward for the fourth and fifth successful referrals respectively. The number of referrals is limited to 5 and the referral rewards are limited to maximum HK\$850 for each eligible referrer. The Referral Reward is limited and with an upper limit of 8,000 referrals of success account opening. If the number of success account opening referrals exceed the upper limit, BOCHK will issue the reward base on chronological order of the success account opening date of the referee who is referred by the eligible referrer. The offers are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank.

Eligible Referrals	Referral Rewards (each referral)
1 st	\$150
2 nd	\$150
3 rd	\$150
4 th	\$200
5 th	\$200

5. The Referral Reward will be credited to the eligible referrer in the form of Free Spending Credit upon verification of record by BOCHK, and will be credited to the respective BOC main credit card account on or before the following dates, and will be posted in the respective monthly statement. The relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation. Customer notification will be provided upon credit of rewards. Referral Date Fulfillment Date 29 May – 31 August 2022 On or before 30 November 2022 1 September – 31 October 2022 On or before 31 January 2023
6. The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.

7. A Referee can only be referred once and shall be subject to the Bank's final records.
8. An eligible referrer must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited (i) has taken up Integrated Account Service; (ii) Is a current personal customer of Enrich Banking or i-Free Banking at BOCHK;
9. An eligible referee must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited: (i) has not cancelled personal banking account or services and has not downgraded Integrated Banking Services in BOCHK in the past 6 months prior to 29 May 2022; (ii) opens account and inputs the Eligible Referrer's Invitation Code and successfully open account during the Promotion Period; (iii) has not been referred in the same promotion; (iv) is not the same person as the Referrer
10. The relevant BOCHK Bank account of the eligible referrer and referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.
11. Self-referral or BOCHK staff referral is not accepted for this reward promotion.

IV. Terms and Conditions of Banking TrendyToo Mobile Account Opening 3-month MOOV Music Service Give-away

1. The promotion period of Banking TrendyToo Mobile Account Opening 3-month MOOV Music Service Give-away (the "Promotion") is from 22 August – 31 October, 2022, both days inclusive ("Promotion Period").
2. Customers are required to open a personal banking account through BOCHK Mobile Banking Application (excluding "QR account Opening" Service at branch) during the Promotion Period and fulfill all requirements below ("Eligible Customer (s)") to have the opportunity to receive complimentary 3-month MOOV 16 bit Music Service ("Music Service"), each Eligible Customer can enjoy this offer once:
 - i. Do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 22 August 2022
 - ii. Aged 18 to 35 on the account opening day (aged 18 and 35 inclusive)
 - iii. Within the Promotion Period, register FPS with mobile number, email address or FPS ID via BOCHK Mobile Banking ("Mobile Banking") and set BOCHK account as default receiving account; or bind BoC Pay with BOCHK account or BOC Dual Currency Card. Customer must maintain this status until the reward is given
 - iv. Within the Promotion Period, conduct any fund transfer transaction to third-party via Mobile Banking "Transfer/FPS"/ BoC Pay "Transfer/FPS" function, or merchant spending
3. Eligible Customers must hold a valid BOCHK saving/current account and online/mobile banking account during the Promotion Period and when sending the reward, and keep the BOCHK account set as the default receiving account for FPS transactions; Or the relevant BoC Pay Smart Account and/or Payment Account must be kept in normal, valid and bound state with BoC Pay, otherwise the relevant reward will not be issued.
4. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Promotion
5. Eligible Customers must ensure that their respective email addresses and phone numbers on the BOCHK's record are valid.
6. The quota for this Promotion is 500, first come first served and available while quota lasts.
7. Music Service will be sent via email/SMS to each Eligible Customer by BOCHK in the form of redemption code on or before 15 November, 2022. No registration is required. Eligible Customers who open personal banking accounts via BOCHK Mobile Banking Application are deemed to agree to participate in this Promotion. Eligible Customers can redeem the complimentary 3-month MOOV 16 bit Music Service with the redemption code at MOOV website (<https://moov-music.com>) and MOOV app (on iOS and Android). This redemption code can only be redeemed in Hong Kong, cannot be exchanged for cash and cannot be returned or resold.
8. If the customer already holds a registered MOOV account, please login to the MOOV service to process the redemption via the account. Redemption codes are not applicable to MOOV Family Plan, or those who pay via any third-party payment platforms (for example, iTunes on iOS or Google Play on Android), please contact moovcs@moov-music.com if you have any queries.
9. Existing subscribers of the MOOV 16 bit or 24 bit music service plan will only be eligible to subscribe to the Music Service after the expiry of their existing 16 bit or 24 bit service plan; their MOOV membership will automatically be extended thereafter.
10. The redemption code must be redeemed by designated period; otherwise, it will lapse automatically and become void. The redemption code will become invalid and will not be replaced if it is lost, defaced or damaged.
11. Music Service provides music streaming services through delivering music tracks and music videos on the internet. MOOV PC platform does not provide download service of music tracks, music videos and any other music contents. MOOV App (iOS and Android) allows music download and offline listening which are only valid during the subscription period. Mobile data charges maybe incurred for using MOOV App, please ask your mobile network operator for more details.
12. The use and redemption of reward are subject to the MOOV Terms and Conditions of Service and any other relevant terms and conditions (including this Terms and Conditions) issued by MOOV (Hong Kong) Limited ("Supplier") or its affiliates. By redeeming and/or using the MOOV service, the customer agrees to abide by and be bound by the MOOV service terms and conditions. BOCHK shall not be liable for any action taken by the Supplier.
13. BOCHK is not the service provider of the Music Service. If customers have any enquiries or complaints relating to the Music Service, please directly contact the Supplier. BOCHK gives no guarantee as to the Supplier's Website/mobile application or its services, and does not accept any liability arising in conjunction with the use of the Supplier's Website/ mobile application or the services provided by the Supplier.
14. BOCHK has no responsibility in reviewing or verifying any information in that third-party website or any materials, products or services posted or offered therein or thereat and shall not be in any circumstances liable for any loss (including any claims related to personal data privacy and whether in negligence or otherwise) whatsoever or howsoever that a customer may sustain arising from the use of the aforesaid items. BOCHK does not or does not mean to endorse or recommend any information, materials, products or services posted or offered at that third-party website/mobile application. Nor shall BOCHK be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that third-party website/mobile application. The Partner is solely responsible for all obligations and liabilities relating to its information, materials, products and services.
15. Please review the terms and conditions, relevant disclaimers and privacy policies contained in the relevant third-party web pages/mobile applications.
16. No person other than the Eligible Customer, BOCHK 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.
17. Eligible Customer must read and be bound by these Terms and Conditions for participating in this Promotion. By participating in this Promotion, Eligible Customer acknowledges that he/she has read, accepted and agreed to be bound by these Terms and Conditions.

BOC Credit Card Free Spending Credit ("Free Spending Credit"):

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- c. The status of the credit card accounts held by the Eligible TRB Growth Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

General Terms:

1. The above offers are applicable to BOCHK personal banking customers only.
2. Unless otherwise specified, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
3. All Welcome Rewards are offered on a first-come-first-served basis while stock lasts.
4. All the above offers cannot be transferred, returned, exchanged for other vouchers/ gifts or redeemed for cash.
5. Each customer is entitled to the above offers and rewards once only.
6. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
7. BOCHK/Card Company reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
8. In case of any dispute, the decision of BOCHK shall be final.
9. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

10. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
11. Customers are responsible for the data charges of downloading and using the BOCHK Mobile Application or Mobile Banking imposed by their service providers.
12. 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.
13. The BOCHK Mobile Application is available to download from official application stores or the BOCHK website. Customers should ensure that the search wording is correct.
14. No person other than the cardholders, BOCHK and the Card 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.