



中國銀行(香港)

BANK OF CHINA (HONG KONG)

#### Extra Welcome Reward Terms & Conditions

1. The promotion period is from 18 July to 31 October 2023 (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 18 July 2023.
  - (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 2023 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 2024. 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 7,600, 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:



中國銀行(香港)  
BANK OF CHINA (HONG KONG)

- (a) 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.
- (b) 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.
- (c) 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.

**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:**

**BOC Chill Card Welcome Offer Terms and Conditions**

1. The promotional offers are subject to terms and conditions, for BOC Chill Card Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/chill8](http://www.bochk.com/s/a/chill8) for more updated information or contact the branch staff of BOCHK.

**BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card Welcome offer Terms and Conditions**

1. The promotional offers are subject to terms and conditions, for Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/tc/creditcard/details/cobrand/cobrand/gbayouth.html](http://www.bochk.com/tc/creditcard/details/cobrand/cobrand/gbayouth.html) for more updated information or contact the branch staff of BOCHK.

**GBA Youth Card Welcome offer Terms and Conditions**

1. The promotional offers are subject to terms and conditions, for Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/gbayouth](http://www.bochk.com/s/a/gbayouth) for more updated information or contact the branch staff of BOCHK.

**BOC Chill Card Limited Extra HK\$100 Welcome Offer Terms and Conditions**

1. The promotion period runs from 18 July until 31 Oct 2023 (both dates inclusive). Only applicants whose BOC Chill Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the HK\$100 Cash Rebate.
2. This offer is only applicable to Customers applying via the designated Chill Card website: [www.bochk.com/s/a/chill8](http://www.bochk.com/s/a/chill8).
3. The Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Company's record shall prevail.
4. Only applicants who are not have cancelled their Cards, or were once cardholders of the BOC Chill Card in the 12 months prior to the date of application, will be entitled to the offer for main cardholders upon approval of application.
5. The Cash Rebate will be credited to the main cardholder's account on or before 31 December 2023. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
6. If multiple redemptions of welcome offer have occurred, 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.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

7. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
8. The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlements of financial charges or any previous outstanding balances 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 nor transferrable.
9. No person other than the cardholder and 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.
10. 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.
11. In case of any dispute(s), the decision of the Company shall be final.
12. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

**Up to HK\$100 rewards of BoC Pay Terms and Conditions:**

**BoC Pay Welcome Reward – HK\$50 e-Coupons**

1. BoC Pay Welcome Reward Promotion runs from 1 April to 31 December 2023, both dates inclusive (the “BoC Pay Welcome Reward Promotion Period”).
2. BoC Pay Welcome Reward Promotion is applicable to the BoC Pay Mobile Application (the “BoC Pay”) only.
3. During BoC Pay Welcome Reward Promotion, a customer who successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time (the “Eligible Customer”) is eligible to receive e-Coupons with a total value of HK\$50. The e-Coupons will be stored at “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Customers.
4. During the entire BoC Pay Welcome Reward Promotion, each Eligible Customer (based on Identification Document Number) can receive maximum total value of HK\$50 in e-Coupons, including 5pcs of HK\$10 e-Coupon (the “e-Coupons”).

**Exclusive BoC Pay HK\$50 e-Coupons for students**

1. The Exclusive BoC Pay HK\$50 e-Coupons for students Promotion runs from 18 July to 31 October 2023, both dates inclusive (the “Exclusive BoC Pay HK\$50 e-Coupons for students Promotion Period”).
2. The Exclusive BoC Pay HK\$50 e-Coupons for students Promotion is applicable to customers who take up Enrich Banking / i-Free Banking and are aged 18 to 35 (including 18 and 35 ages) throughout the Exclusive BoC Pay HK\$50 e-Coupons for students Promotion Period, and fulfill the below requirement (the “Eligible University Customer”):
  - (a) downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time from 18 July to 31 October 2023 (both dates inclusive), or
  - (b) hold an effective BoC Pay account which is opened before 18 July 2023, and did not perform any BoC Pay merchant transactions from 1 June to 17 July 2023 (both dates inclusive).
3. (a) Eligible University Customers who fulfil the criteria of 2(a) and perform a Transfer/ Payment/ Transit code/ Bill/ Red Packet/Cross-border Remittance transaction of HK\$10 or above with BoC Pay from both 18 July to 30 September 2023 and 1 to 31 October 2023 respectively, are eligible to receive E-Coupons with a total value of HK\$50, including 5pcs of HK\$10 E-Coupon (the “E-Coupons”).



中國銀行(香港)

BANK OF CHINA (HONG KONG)

(b) Eligible University Customers who fulfil the criteria of 2(b) and perform a Transfer/ Payment/ Transit code/ Bill/ Red Packet/Cross-border Remittance transaction of HK\$10 or above with BoC Pay from 1 to 31 October 2023, are eligible to receive E-Coupons with a total value of HK\$50, including 5pcs of HK\$10 E-Coupon (the "E-Coupons").

4. Offer is available in a quota cap of 40,000 on a first-come-first-served basis while quota lasts.
5. The E-Coupons will be stored within 2 months after the Promotion Period at "E-Coupons" > "Collected E-Coupons" in the BoC Pay account of the Eligible Customers.
6. An Eligible University Customer whose BoC Pay account is valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the E-Coupons has been awarded will be eligible for the Promotion and the E-Coupons. In the event of termination of BoC Pay account, or forfeiture of the E-Coupons during the Promotion and up to the time the E-Coupons has been awarded, the E-Coupons will be cancelled automatically forthwith.

**General Terms and Conditions of BoC Pay:**

1. The E-Coupons are applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini, VanGO Convenience Store and Pacific Coffee (collectively the "Designated Merchants").
2. An Eligible Customer/ eligible University Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Designated Merchants by scanning the QR code on the E-Coupons.
3. The Eligible Customer/ eligible University Customer must use the E-Coupons on or before the E-Coupons expiry date which is shown on each E-Coupon. Only one E-Coupon can be applied in each transaction.
4. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
5. The Eligible Customer/ eligible University Customer must state the intention to pay with BoC Pay and click to use the E-Coupons before payment.
6. Each E-Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. E-Coupons are not transferable.
7. E-Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the Eligible Customer/ Eligible University Customer will be returned, excluding the amount of E-Coupons.
8. E-Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of E-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
9. BOCHK and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
10. Eligible Customer/ Eligible University Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
11. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone users may download the BoC Pay via the App



中國銀行(香港)

BANK OF CHINA (HONG KONG)

Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.

12. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
13. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
14. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
15. No person other than the customer and BOCHK and/or the Company and/or UnionPay International 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.
16. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
17. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
18. 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 x China Mobile Hong Kong Terms and Conditions:**

1. The offer is provided by (CHINA MOBILE HONG KONG COMPANY LIMITED).
2. The Program commences today until 31 December 2023, both dates inclusive (the "Promotion Period").
3. During the Promotion Period, Customers are entitled to enjoy the offer at designated (CHINA MOBILE HONG KONG) online shop with this coupon and pay via BoC Pay.
4. Each registered customer can redeem the Service Plan Discount eCoupon once. If the Service Plan Discount eCoupon daily quota is reached, collection of the day will be automatically terminated, i.e. The Service Plan Discount eCoupon is on a first come, first served basis.
5. The Service Plan Discount eCoupon is valid for 24 hours upon collection ("Valid Period"). Customer must use the eCoupon within its valid period (valid for 30 days upon collection) or it will expire without notice.
6. Any Hong Kong mobile phone number holder can use an eCoupon upon subscribing to designated service plan through online channel and enjoy a discount of HK\$50/100/200 (depend on the type of Service Plan eCoupon).
7. Each e-Coupon can only be used once and cannot be split. Only one e-Coupon can be redeemed in each transaction.
8. The offer carries no cash value and cannot be exchanged for cash, other goods or services, and no cash redemption.
9. The offer cannot be used in conjunction with other offers.
10. The e-Coupon is available on a first-come-first-served basis while quota lasts.
11. All photos are for reference only.



中國銀行(香港)  
BANK OF CHINA (HONG KONG)

12. The Offer is applicable to all (CHINA MOBILE HONG KONG) Stores in Hong Kong.
13. In case of any dispute, the decision of (CHINA MOBILE HONG KONG COMPANY LIMITED) shall be final and conclusive.

**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.

SVF License Number: SVFB072

Reminder: To borrow or not to borrow? Borrow only if you can repay!