

**Promotional Terms and Conditions:****1. Coffee Machine Package or Cash Rebate Offer (the "Offer")**

- The promotion period for the Offer is from 20 May 2013 to 10 August 2013 (both dates inclusive) (the "Promotion Period").
- To be eligible for the Offer, customers as property owners during the Promotion Period should successfully apply for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer with BOC Credit Card (International) Limited ("the Company") for a loan amount of HK\$50,000 or above with a repayment tenor of at least 24 months, drawdown the loan on or before 10 September 2013, and should not have any outstanding loan balance of a BOC Express Cash Instalment Loan or a BOC Express Cash Instalment Loan Balance Transfer on the day of application ( "Eligible Customers").
- For details of gift or cash rebate enjoyed by the Eligible Customers, please refer to below table:

Loan amount	Eligible customer can select one of the following rewards:		
	1) Redemption of Nespresso PIXIE C60 coffee machine with capsules package and Discovery Box (Value HK\$2,550 <sup>^</sup> ) ("Coffee Machine Package") for free or at a preferential price	Or	2) Cash Rebate Amount
HK\$50,000 to HK\$199,999	Redeem at HK\$999		HK\$800
HK\$200,000 to HK\$299,999	Redeem at HK\$599		HK\$1,200
HK\$300,000 to HK\$499,999	Free redemption		HK\$2,000
HK\$500,000 to HK\$999,999	Free redemption and HK\$500 Cash Rebate		HK\$2,500
\$1,000,000 or above	<b>Free redemption and HK\$4,000 Cash Rebate</b>		<b>HK\$6,000</b>

<sup>^</sup> The Company shall not be responsible for any discrepancy(ies) between the photos and the value of the Coffee Machine Package, which are provided by supplier and are for reference only.

- The reward once selected at the time of loan application is not exchangeable. Coffee Machine Package is available while stock lasts. If the Coffee Machine Package is out

of stock, the Company reserves the right to offer other gifts as replacement.

- The Company will mail the redemption letter of Coffee Machine Package ("Gift Redemption Letter") to the Eligible Customers within 5 months after the Promotion Period according to the correspondence address record maintained within the Company. Cash rebate will be directly credited to the Eligible Customers' designated BOC Express Cash account within 5 months after the Promotion Period without prior notice.
2. The status of the Eligible Customer's BOC Express Cash Instalment Loan account must be normal and valid, and without overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer at the time when the Gift Redemption letter is sent or the cash rebate is credited. If Eligible Customers cannot fulfil the above requirements, the Company reserves the right to withdraw any of the above offers without prior notice. If Eligible Customers make early loan settlement within 5 months from the drawdown date, the Company reserves the right to request full refund equivalent to the total value of the rewarded gift or cash rebate.
  3. Usage of the Coffee Machine Package ("the Gift") is subject to the terms and conditions stipulated by the suppliers. The Company is not the supplier of the Gift. Any enquiry or complaint in respect of the Gift should be directed to the relevant suppliers. The Company gives no guarantee to the Gift and service provided by the supplier, or does not accept any liability arising in conjunction with the use of the Gift and service provided by the supplier. The Company shall not be responsible for any lost, damaged, defaced or stolen Gift Redemption Letter and shall not reissue or replace any of them
  4. This interest rate is only applicable to customers defined as "Professionals" who successfully apply for BOC Express Cash Instalment Loan with the Company. The annualised percentage rate of 2.37% is calculated based on the loan amount of HK\$1,000,000, a repayment tenor of 24 months and a monthly flat rate of 0.639% ( inclusive of the 0.75% annual handling and the HK\$6,000 cash rebate). "Professionals" mean members of professional organizations designated by the Company, including doctors, pharmacists, accountants, barristers, solicitors, architects, surveyors, engineers, actuaries and town planners etc. The Company reserves the final right to define the term of "Professionals" at its absolute discretion.
  5. Loan tenors of 84 and 96 months are only applicable to property owners who apply for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer, and can provide proof of valid property addresses duly verified by the Company. The Company reserves the right to request the applicants to submit certified documents of the property (if applicable). Property owners are required to have either sole ownership or

joint ownership of the property. Types of property include private residential property, public housing, housing under Home Ownership Scheme, commercial building and industrial building. The Company reserves the right to define the terms of "Property Owners", "Property" and "Certified Document" at its absolute discretion.

6. The maximum loan amount of BOC Express Cash Instalment Loan Balance Transfer is up to HK\$1,000,000 or 18 times of the monthly salary (whichever is lower); the maximum loan amount of BOC Express Cash Property Owner Instalment Loan is up to HK\$1,000,000 or 12 times of the monthly salary (whichever is lower).
7. Each Eligible Customer can enjoy the above offers once only. The offers cannot be used in conjunction with any other offers that are not listed in this promotional material, Online Promotional Offer is excluded.

~Exclusive offer of additional HK\$300 Supermarket Gift Coupon for Online Application ( the "Online Promotional Offer")

- The promotion period for the Online Promotional Offer is from 11 March 2013 to 31 July 2013 (both dates inclusive) (the " Online Promotion Period ").
- To be eligible for the Online Promotional Offer, new customers during the Online Promotion Period should successfully apply for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer via internet with a repayment tenor of at least 12 months and drawdown the loan of HK\$50,000 or above on or before 16 August 2013 ("Eligible Customers of Online Promotional Offer").
- Eligible Customers of Online Promotional Offer can enjoy additional HK\$300 Supermarket Gift coupon ("Supermarket Gift Coupon").
- The Company will mail the Supermarket Gift Coupon to the Eligible Customers of Online Promotional Offer on or before 30 September 2013 according to the record of correspondence address maintained by the Company.
- Each Eligible Customer of Online Promotional Offer can enjoy the Online Promotional Offer once only.
- The status of the Eligible Customer of Online Promotional Offer's BOC Express Cash Instalment Loan / BOC Express Cash Balance Transfer account should be normal and valid, and without overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer at the time when the notification letter or Supermarket Gift Coupon is sent. If Eligible Customers of Online Promotional Offer cannot fulfil the above requirements, the Company reserves the right to withdraw the Offer without prior notice.
- If an Eligible Customer of Online Promotional Offer makes early loan settlement within 12 months from the drawdown date, the Company reserves the right to request full refund equivalent to the total value of the rewarded cash coupons from the Eligible

Customer of Online Promotional Offer.

- Usage of Supermarket Gift Coupon (the "Coupon") is subject to the terms and conditions stipulated by the suppliers. Coupon cannot be returned, exchanged for other gift or redeemed for cash. The Company shall not be responsible for any defaced, damaged or lost Coupon and shall not reissue or replace any of them. The Company is not the suppliers of the Coupon. Any enquiry or complaint in respect of the Coupon should be directed to the relevant suppliers. The Company gives no guarantee to the Coupon and services of the suppliers, or does not accept any liability arising in conjunction with the use of Coupon and services provided by the suppliers.

#### **General Terms and Conditions**

- ^BOC Express Cash Property Owner Loan ("Property Owner Loan") is the products of BOC Credit Card (International) Limited. ("The Company"). The Company is a group member of Bank of China (Hong Kong) Limited.
- BOC Express Cash Property Owner Loan is subject to the terms and conditions of the BOC Express Cash Instalment Loan and the BOC Express Cash Instalment Loan Balance Transfer.
- All annualized percentage rates are calculated according to the guidelines laid down in the Code of Banking Practice. The credit rating of each customer must fulfill the application requirements of the Company. The applicable interest rate may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. The approval of the loan amount, the repayment tenor and the interest rate are all subject to the final decision of the Company without providing any reason.
- The Company reserves the right to change, suspend or terminate the above promotional offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any dispute(s), the decision of the Company shall be final.
- In case of any discrepancy(ies) between the Chinese and the English versions of this promotional material, the Chinese version shall prevail.