

**WELCOME OFFER**

**Promotion Period, Offer Details and Eligibility of Welcome Offer:**

1. The promotion period runs from 1 March 2026 until 31 December 2026 (“Promotion Period”).
2. Welcome Offer is only applicable to the following credit cards (“Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer. Eligible Credit Card Cardholder (“the Cardholder”) is required to activate the credit card and fulfill the below spending requirement within the first month and following 2 calendar months of card issuance (“Spending Period”) (see example) to be eligible for the Welcome Offer:

<b>Eligible Credit Card</b>	<b>Welcome Offer</b>	<b>Spending Requirement</b> (refer to Clause 5 for Eligible Transaction)
BOC HKICPA Platinum Card	10% Cash Rebate for Mobile Spending. Each card account (main card and additional/supplementary card combine to accumulate) is entitled to a maximum rebate amount of HK\$500 for the Spending Period	Retail transaction conducted via Mobile Payment (including Apple Pay, Huawei Pay, Google Pay, Samsung Pay and QR Code Payment in UnionPay APP) (if applicable) with Eligible Credit Card

**Spending Period Example:**

<b>Card Issuance Date</b>	<b>Spending Period</b>
8 January 2026	8 January 2026 to 31 March 2026
10 December 2026	10 December 2026 to 28 February 2027

3. Welcome offer is not applicable to existing main Cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
4. Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants 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 firstly approved will be offered.

**Welcome Offer and Spending Requirement:**

5. Eligible Transaction includes retail transaction conducted via mobile payment (including Apple Pay, Google Pay, Samsung Pay, Huawei Pay and QR Code Payment in Union Pay App) (if applicable). “QR Code Payment in UnionPay” means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Ineligible Transaction includes but not limited to cash advance, Cash Before Card, unposted amount of merchant instalment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under ‘Instant Reward’, online bill payment, online bill payment instalment, payment by credit card via internet banking or online payment system to designated merchants (including but not limited to PayPal or Alipay), tax payment, mail order, telephone or fax order, casino transaction, Octopus Add Value, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise

and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-Wallets, transactions via Alipay, WeChat Pay, PayMe, BoC Pay+ and person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip, any unauthorized transaction and any other category as may be defined by the Company at its sole discretion from time to time. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

6. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD & RMB spending will be combined for transaction amount calculation for Eligible Credit Card and every RMB ¥1 will be calculated as HK\$1.
7. Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
8. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Cash Rebate.
9. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
10. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International Limited for properly defining above spending categories counted as Eligible Transaction.
11. 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 Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

#### **Fulfillment of Welcome Offer:**

12. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
13. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

#### **General Terms and Conditions of Welcome Offer:**

14. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
15. If multiple redemption of Welcome Offer has occurred, or any of the transaction 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 credit card account without prior notice.
16. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. 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.
17. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
18. No person other than the Eligible 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.
19. The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
20. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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](https://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](https://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 [unionpayintl.com/en](https://unionpayintl.com/en) and go to "Mobile Payment" in "Products & Services" section.

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

### **Terms and Conditions of “BOC HKICPA Platinum Card”**

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

1. All of the below offers are valid from 1 January 2026 until 31 December 2026 (both dates inclusive) (“the Promotion Period”). Only transaction successfully posted to the account within seven days from the transaction date will be counted.
2. Unless otherwise specified, the offer is only applicable to BOC HKICPA Platinum Card (including BOC HKICPA Visa Platinum Card and BOC HKICPA UnionPay Dual Currency Platinum Card) (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. Details of promotion offer of BOC HKICPA Platinum Card, please visit <https://www.bochk.com/en/creditcard/details/cobrand/assn/hkicpa.html>.
4. 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.
5. The Company does not warrant the quality of the products or services provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all effect and consequences of the products and services.
6. The Company and the respective merchants each reserves its right to change, suspend or terminate the relevant offers or amend the offer terms and conditions at its sole discretion. All matters and disputes will be subject to the final decision of the Company and the respective merchants.
7. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

### **Terms and Conditions of “Double Reward Gift Points for Settlement of HKICPA Fee by BOC HKICPA Platinum Card” (The “Promotion”/ “Offer”)**

1. Eligible Credit Card cardholders are entitled to double gift points reward for settling HKICPA fees (Fee accepting payment via credit card, including annual subscription fees, Qualification Programme fees, seminar and course fees, purchase of publications and CPA premiums, event enrolment fees, etc (“Eligible Transaction”)) with BOC HKICPA Platinum Card.

2. HKD and RMB (if applicable) spending will be combined for accumulated transactions amount calculation; every RMB¥1 spending will be calculated as HK\$1. (Promotion calculation example: RMB¥1,000 Eligible Transaction will be equivalent to HK\$1,000 Eligible Transaction.)
3. Eligible Credit Card Cardholders are entitled to double gift points reward for conducting the above mentioned Eligible Transaction. Double gift points reward includes basic 1X gift point (HK\$ / RMB¥1=1 gift point) and extra 1X gift point ("Extra 1X gift point"). Gift Points will be awarded based on "Extra 1X gift point" entitled and will be rounded to the nearest dollar. Gift Point rewards will be credited to the Main Card account of the Eligible Credit Card in or before the month following the transaction month.
4. Eligible Transaction from an Additional Card will be combined with those from the Main Card to be calculated towards the Reward. And the Gift Points awarded will be credited to the Main Card account.
5. Each cardholder (count by card account) is entitled to a maximum of 25,000 Gift Points for "Extra 1X gift point" per month during the Promotion Period.
6. The Company may at its sole discretion determine the eligibility of spending categories and merchant list from time to time with reference to the UnionPay International Limited /Visa International master list of merchant code for the above-defined Eligible Transaction. The Company reserves the right to amend the listed spending categories from time to time without prior notice. 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.
7. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this promotion.
8. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Reward are being awarded will be eligible for the Reward. In the event of violation of the Card User Agreement/Card Agreement, termination of a card account or the card account being in default or existence of adverse records, the Reward entitlement will be forfeited automatically forthwith.
9. To confirm the Reward earned by each cardholder under the Promotion, the Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Company. If the information provided by Cardholder differs from that of the Company records, the latter shall be final and conclusive.
10. Should the cardholder commit any abuse or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the Reward and reverse any so awarded Reward from the card account and/or debit the account with a sum equivalent to the monetary value of the Reward awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice in the event of insufficient gift point for the purpose as aforesaid. The Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
11. If the Eligible Transaction is cancelled subsequent to the award of the Reward, cardholders have to return to the Company the Reward being awarded. The Company reserves the right to debit the credit card account with the Reward awarded or, in the event of insufficient gift point for the purpose as aforesaid, with a monetary amount equivalent to the value of the Reward awarded (according to the ratio of 25,000 Gift Points to HK\$100) without prior notice.
12. Reward awarded cannot be redeemed for cash or other gift items, transferred or resold.
13. The terms and conditions specified in the BOC Credit Card "Gift Point Catalogue" also apply. For details please refer to the Company's website.
14. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.

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