

TERMS & CONDITIONS OF WELCOME OFFER

➤ **Perpetual Annual Fee Waiver**; and

➤ **Extra HK\$100 free spending credit***

If you successfully apply for both the VISA and the CUP Platinum Cards at the same time; and

➤ **One of the four superb welcome gifts*:**

HK\$300 Free Spending Credit



Lightweight Edition 20" Travel Trolley

- Product dimensions: 500 x 370 x 240 (mm)
- Made of light, durable PC/ABS material
- 4 wheels can swivel 360 degrees

Model no.: PC-8005

OTO e-Shiatsu

- Massage cushion caters to full back, thighs and calves
- Heat therapy: enhance blood circulation to maximize the massage effect
- Versatile cover: cater to massage strength needs
- Auto timer: 15 mins
- Power input: AC 100-240V, 50/60Hz
- Product dimensions: 430 x 315 x 125 (mm)
- Net weight: 2.5kg
- One year carry-in warranty



Model no.: ES-950

"Interest-Free Cash Installment" Loan up to HK\$80,000



- Loan amount of up to HK\$80,000 or 80% of credit limit (whichever is lower)
- No spending requirement, up to 9-month repayment period
- Extra cash for greater financial flexibility

* Applicable to both existing and new BOC credit card customers subject to terms and conditions.

* Applicable only to new BOC customers subject to terms and conditions.

**Promotion Period :
from now until 30 June 2013**

(The above photos are for reference only)

1. The promotion period runs from now until 30 June 2013. Only applicant whose application is approved within the promotion period will be eligible for the welcome offer.
2. There is no spending requirement for the BOC HKICPA Platinum Card applicant who selects "Interest-Free Cash Installment" Loan (the "Loan") as the welcome offer. The maximum Loan amount cannot exceed HK\$80,000 or 80% of the available credit limit of the relevant card accounts (whichever is lower) whereas the minimum Loan amount is set at HK\$3,000. The Loan shall be repaid by 9 equal monthly installments. BOC Credit Card (International) Limited (the "Company") has the right to make the final decision on the approved loan amount. Details of the Loan including, but not limited to, the approved amount, the loan tenor and the repayment period will be specified in a loan approval notification letter. Application for the Loan shall be subject to the "Terms and Conditions of Installment Program". Any amount debited to the account in connection with the Loan shall not be counted towards the award of "Gift Points" or the "Cash Rebate" program. If no payment or payment of less than the outstanding balance of the relevant account is received by the Company on or before the payment due date, fees and charges at a rate as set out in the Fees Schedule shall be charged. Please refer to the Card User Agreement, Terms and Conditions of Installment Program and the Fees Schedule for details.
3. Successful BOC HKICPA Platinum Card applicants who select "HK\$300 Free Spending Credit" or "Lightweight Edition 20" Travel Trolley" as the welcome offer, are required to accumulate spending of HK\$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending") (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the VISA Credit Card / CUP Dual Currency Credit Card HKD account within the first two months of card issuance in order to be eligible for the welcome offer.
4. Successful BOC HKICPA Platinum Card applicants who select "OTO e-Shiatsu" as welcome offer, are required to accumulate spending of HK\$6,800 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending") (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the VISA Credit Card / CUP Dual Currency Credit Card HKD account within the first two months of card issuance in order to be eligible for the welcome offer.
5. Should the main cardholders have successfully applied for additional cards at the same time, the accumulated spending of each additional card should reach HK\$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending")(online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the VISA Credit Card / CUP Dual Currency Credit Card HKD account within the first two months of card issuance in order to enjoy "25,000 Gift Points" for main cardholders. Each main cardholder can enjoy a maximum of 225,000 Gift Points from additional cards. (Each main cardholder can apply for a maximum of 9 additional cards).
6. Applicants who are existing main cardholders of BOC Credit Card and/or BOC CUP Dual Currency Credit Card (Additional

Card, Business Card, Commercial Card, Purchasing Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau, Private Label Card and BOC Express Cash Revolving Credit are all excluded), or have cancelled the above cards or were once cardholders of the above cards on or after 1 July 2012 will not be entitled to the welcome offer for main cardholders upon approval of application.

7. If the addition card applicant currently holds BOC Credit Card and/or BOC CUP Dual Currency Credit Card (including main card or additional card), or has cancelled any such card or once held any such card on or after 1 July 2012, the main cardholder will not be entitled to welcome offer for the additional card upon approval of the additional card application.
8. The redemption letter will be sent to main cardholders while Free Spending Credit and/or Gift Point will be credited to main cardholders' accounts within 4 to 6 weeks after all Spending requirements (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition.
9. Upon confirmation of the selection of the gift, it can not be altered or exchanged for cash or other gifts. 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.
10. All gifts are available while stocks last. The Company reserves the right to offer an alternative gift of equivalent or approximate value in case of shortage.
11. If a cardholder has made multiple redemptions or the relevant transaction to fulfill the spending requirement has been cancelled for whatever reason, the Company reserves the right to debit from the cardholder's account the amount equivalent to the cost of the welcome offer of which the cost of "HK\$300 Free Spending Credit" is HK\$300; "Lightweight Edition 20" Travel Trolley" is HK\$499; "OTO e-Shiatsu" is HK\$2,280 and the handling fee up to HK\$300 without prior notice.
12. If a new cardholder cancels the main credit card account within 12 months after card issuance, the Company will debit an administration fee HK\$800 which is equivalent to the annual fee of the relevant credit card against his/her credit card account without prior notice.
13. Should two or more BOC Credit Cards and/or BOC CUP Dual Currency Credit Cards be successfully approved within the Promotion Period, the cardholder will be entitled to one gift only and the gift will be that for the highest tier of credit card approved (the credit card tier in descending order is Visa Infinite Card, Platinum Card, Titanium Card, Gold Card and Classic Card). If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
14. The Company accepts no liability for the quality of or any other matters relating to the gifts. The vendors are solely responsible for all the obligations and liabilities relating to the gifts.
15. The Company reserves the right to change, suspend or terminate the welcome offers or amend their terms and conditions at its sole discretion without prior notice.
16. In case of any dispute(s), the decision of the Company shall be final.

TERMS AND CONDITIONS OF
EXTRA HK\$100 FREE SPENDING CREDIT

1. The promotion period runs from now until 30 June 2013 and is applicable to main cardholder only.
2. Applicants who apply both HKICPA VISA and CUP Dual Currency Platinum Cards on the same day, and with both applications approved within the promotion period will be eligible for HK\$100 Free Spending Credit.
3. There is no spending requirement for the HK\$100 Free Spending Credit offer.
4. The HK\$100 Free Spending Credit will be credited to the cardholder's HKICPA CUP Dual Currency Platinum Card HKD account within 4 to 6 weeks after the approval of HKICPA CUP Dual Currency Platinum Card. The status of both credit card accounts must be normal, valid and in good credit condition.
5. Each cardholder will be entitled to one HK\$100 Free Spending Credit within the promotion period.
6. The Company reserves the right to change, suspend or terminate the HK\$100 Free Spending Credit offer or amend the terms and conditions at its sole discretion without prior notice.
7. All matters and disputes are subject to the final decision of the Company.