

➤ **Perpetual Annual Fee Waiver**; and

➤ **One of the three superb welcome offers*:**

HK\$200
Free Spending Credit

or

HK\$500
Free Spending Credit

or

“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

* Only applicable to new BOC customers subject to terms and conditions.

Interest Free
Handling Fee Waived
Cash Installment Loan

TERMS & CONDITIONS OF PROMOTIONAL OFFERS

WELCOME OFFERS

1. The promotion period runs from now until 31 December 2019. Only applicants whose BOC HKICPA Platinum Card applications are approved within the promotion period will be eligible for the welcome offer.
2. There is no spending requirement for the BOC HKICPA Platinum Card applicants who have selected “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 approved card account (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”) reserves the right to make the final decision on the loan amount to be approved. Details of the Loan including, but not limited to, the approved amount, the loan tenor and the repayment periods will be specified in the loan approval notification letter. Application for the Loan shall be subject to the “Terms and Conditions of Installment Program”. Any amount debited to the Loan account shall not be counted towards the award of either the “Gift Points” or the “Cash Rebate” program. If no repayment or repayment 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 have selected the welcome offer of “HK\$200 Free Spending Credit”, are required to accumulate spending of or over HK\$2,000 on 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 as may be designated by the Company from time to time are excluded) 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 have selected the welcome offer of “HK\$500 Free Spending Credit”, are required to accumulate spending of or over HK\$8,000 on 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 as may be designated by the Company from time to time are excluded) within the first two months of card issuance in order to be eligible for the welcome offer.
5. Where 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 on 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 as may be designated by the Company from time to time are excluded) within the first two months of card issuance in order to entitle the main cardholder to enjoy the “25,000 Gift Points” reward from each additional card account. 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 UnionPay Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau and Private Label Card are all excluded), or have cancelled any of the above mentioned cards or were once holders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer meant for main cardholders upon approval of their application.
7. If the additional card applicants currently hold a BOC Credit Card and/or BOC UnionPay Dual Currency Credit Card (including a main card or an additional card, but Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau and Private Label Card are all excluded), or have cancelled any such card or once held any such card in the 12 months prior to the date of application, the main cardholder will not be entitled to the additional card welcome offer highlighted in Clause 5 upon approval of the additional card application.
8. The Free Spending Credit and the Gift Points will be credited to main cardholder account 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 welcome offer, it cannot be altered or exchanged for cash or other welcome offer. If applicants have not specified their welcome offer preference or have selected more than one welcome offer, the Company will make the final decision on their behalf.
10. All welcome offers are available while stocks last. The Company reserves the right to provide an alternative offer of equivalent or approximate value in case of shortage.
11. 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 of which the cost of “HK\$200 Free Spending Credit” is HK\$200. “HK\$500 Free Spending Credit” is HK\$500 to the cardholder’s account without prior notice.
12. 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.
13. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. Should two or more BOC Credit Cards and/or BOC UnionPay Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one welcome offer only, and the welcome offer will be that for the highest tier of credit card approved (the credit card tier in descending order is Visa Infinite Card, UnionPay Dual Currency Diamond Prestige Card, UnionPay Dual Currency Diamond Card, World Mastercard, Visa Signature Card, Platinum Card, Titanium Card and Classic Card). If the credit cards are not applied at the same time, the welcome offer for the credit card first approved will be provided.

(The above photos are for reference only. Terms and Conditions are applicable.)

Promotion Period : From now until 31 December 2019

15. 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.
16. The Company accepts no liability for the quality of or any other matters relating to the welcome offer. The vendors are solely responsible for all the obligations and liabilities relating to the welcome offer.
17. 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.
18. In case of any dispute(s), the decision of the Company shall be final.
19. In the event of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail.
9. 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 produce the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
10. The Company will determine the eligibility of submitted transaction details by verifying the cardholder transaction records kept by the Company. The Company records shall be final and conclusive.
11. The Company reserves the right to change, suspend or terminate this promotion or amend the promotion terms and conditions at its sole discretion without prior notice.

TERMS AND CONDITIONS FOR DOUBLE REWARD GIFT POINTS FOR SETTLEMENT OF HKICPA FEES

1. The promotion period runs from 1 January 2019 to 31 December 2019 (the "promotion period") (both dates inclusive).
2. Transaction for settlement of all fees of Hong Kong Institute of Certified Public Accountants (the "HKICPA fees") can enjoy the offer of Double Reward Gift Points. An eligible transaction includes the payment of annual subscription fees, Qualification Programme fees, seminar and course fees, purchase of publications and CPA premiums, event enrolment fees, etc.
3. Both main cardholder and additional cardholder can entitle to Double Reward Gift Points. The offer applies only to eligible transactions within the promotion period (based on their authorization code date) and posted to an account on or before 15 January 2020.
4. Any fraudulent, unauthorized, cancelled, refunded transactions as well as unposted transactions will result in the forfeiture of eligibility for this promotion.
5. While the basic Gift Points will be credited to the card account in the normal manner, the extra Gift Points will only be posted to the card account in the billing cycle that follows the posting of the originating transaction.
6. Cardholders will only be entitled to the Gift Points when their card account is valid and in good standing throughout the promotion period and at the time when the award is being made. If a cardholder account has been cancelled or is found to be in violation of the Card User Agreement, or if a cardholder relinquishes the Gift Points within the duration of the promotion or at the time when the Gift Points are being awarded, the eligibility for this promotion will be forfeited.
7. All Gift Points are not transferable, refundable or convertible into cash or other prizes.
8. Where a cardholder has been awarded Gift Points and a reversal entry occurs thereafter on any of the related transaction(s), the cardholder is required to reimburse BOC Credit Card (International) Ltd ("the Company") with the equivalent monetary value for such awarded Reward Gift Points as may be determined by the Company. The Company will, without prior notice, charge the equivalent monetary value to the cardholder account in reversal of such awarded Gift Points.