

**Supplement to BOC Credit Card (International) Limited User Agreement
in respect of BOC Elite Platinum Commercial Card**

The terms and conditions printed below (the "**Supplemental Terms**") are supplemental to BOC Credit Card (International) Limited User Agreement ("**User Agreement**") in respect of BOC Elite Platinum Commercial Card issued by BOC Credit Card (International) Limited (the "**Company**") and shall form part of the User Agreement. These Supplemental Terms, together with the User Agreement, shall govern BOC Elite Platinum Commercial Card. In respect of BOC Elite Platinum Commercial Card, in the event of inconsistency between the User Agreement and these Supplemental Terms, these Supplemental Terms shall prevail to the extent of any such inconsistency.

Unless otherwise defined herein, capitalized terms used in these Supplemental Terms shall have the meanings ascribed to them in the User Agreement.

1. Where the context permits, references in the User Agreement to:
"**Card**" shall include BOC Elite Platinum Commercial Card and any of its renewal or replacement card; and
"**Cardholder**" shall refer to the BOC Elite Platinum Commercial Card Cardholder if a BOC Elite Platinum Commercial Card is issued.

Where the context permits, references in these Supplemental Terms to:

"**BOC Elite Platinum Commercial Card**" means a BOC Elite Platinum Commercial Card issued by the Company to a BOC Elite Platinum Commercial Card Cardholder;

"**BOC Elite Platinum Commercial Card Cardholder**" means any person to whom and in whose name a BOC Elite Platinum Commercial Card is issued by the Company; and

"**Employer**" means the employer of the BOC Elite Platinum Commercial Card Cardholder.

2. The BOC Elite Platinum Commercial Card Cardholder shall be solely liable for all Charges in respect of the BOC Elite Platinum Commercial Card upon and subject to the terms and conditions of the User Agreement and these Supplemental Terms. The Employer is not liable in any way for the Charges incurred by the BOC Elite Platinum Commercial Card Cardholder.

3. The BOC Elite Platinum Commercial Card Cardholder hereby irrevocably authorizes the Employer to act for and on behalf of the BOC Elite Platinum Commercial Card Cardholder in respect of or in connection with the BOC Elite Platinum Commercial Card and the Account, to give instructions, notices or requests in connection with the BOC Elite Platinum Commercial Card and the Account, and to request for termination of the BOC Elite Platinum Commercial Card. The BOC Elite Platinum Commercial Card Cardholder shall be bound by any such notices, instructions or requests made by the Employer.

4. The BOC Elite Platinum Commercial Card Cardholder agrees that the BOC Elite Platinum Commercial Card and the PIN will be sent or given to him/her and Statement and all other communication may be sent or given to the Employer and/or the BOC Elite Platinum Commercial Card Cardholder in the absolute discretion of the Company. All communication sent or given to the Employer is deemed to be communication sent or given to the BOC Elite Platinum Commercial Card Cardholder.

5. Without prejudice to Clause 18, the BOC Elite Platinum Commercial Card Cardholder hereby consents to and irrevocably authorizes the Company to disclose, at any time and in its absolute discretion, to the Employer any information relating to the BOC Elite Platinum Commercial Card Cardholder and/or the Account.

6. If there is any inconsistency or conflict between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.