Notification of amendments to the Gift Point Rewards Programme

Please be advised that we will have the following amendments to the Gift Point Rewards Programme effective 23 May 2021:

- 1. Redemption of Gift Vouchers and Annual Fee Waiver using Gift Points will no longer be available.
- 2. Cardholders who have held their credit cards for 21 years or more are entitled to a modified offer of 20% off (previously 40% off) the redemption rate when redeeming Merchant Gift eVouchers and Cash Rebates with Gift Points.

 Example:

Redeem a HK\$100 Merchant Gift eVoucher or Cash Rebate with 20,000 Gift Points, or a HK\$50 Merchant Gift eVoucher with 10,000 Gift Points.

For details, please visit www.bochk.com/cc/b/tnc_loyalty_en.

Enjoy extra 20% off and treat yourself to a variety of choices

Cardholders who have held their credit cards for 11 years or more can use BoC Pay to Offset Spending with Points and enjoy 20% off at over 12,000 spots from just HK\$1. For even greater savings, cardholders can enjoy an extra 20% off with Monday's Surprise or Festive Surprise*.

	Ordinary Days	With Monday's Surprise or Festive Surprise*
Conversion rate	250 Points = HK\$1	200 Points = HK\$1 (20% off)
With Years of Cardholding Offer	200 Points = HK\$1 (20% off)	160 Points = HK\$1 (20% off x 20% off)

^{*} Monday's Surprise is applicable to designated Mondays on or before 31 March, 2021. Festive Surprise is applicable to designated dates on or before 31 December, 2021. For details, please visit the promotion page in BoC Pay.

Download BoC Pay now and enjoy more offers!

What's more, cardholders can redeem Gift Points for a wide range of choices including Cash Rebates and Mileage, or use BoC Pay to redeem Merchant Gift eVouchers anytime. All above offers are subject to terms and conditions, for details, please visit www.bochk.com/en/creditcard/gift.html.

If you have any enquiries, please call the 24-hour BOC Credit Card Customer Service Hotline on (852) 2853 8828.

If there are any discrepancies between the Chinese and English versions of this notice, the Chinese version shall prevail.

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

BOC Credit Card (International) Limited February 2021