

BOC HKICPA Platinum Card Application Form

Perpetual Annual Fee Waiver



Please submit the completed application form with the supporting documents to **BOC Credit Card (Int'l) Ltd., 3/F, Bank of China Centre, Olympic City, 11 Hoi Fai Road, West Kowloon.**

Please complete this form in English & in BLOCK Letters and where necessary, put a “✓” in the appropriate box. BOC Credit Card (International) Ltd. (“the Company”) will on the basis of your supporting documents make the final decision either to decline or approve your application, including credit limit and related offer, without notice. Please refer to the promotional leaflet for terms and conditions.

Referral Branch / Dept. No. 

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Staff No. 

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Staff Tel. No. \_\_\_\_\_

CRC52

Promotion Period: From now until 31 December 2019

BOC HKICPA PLATINUM CARD TYPE SELECTION

Applicant can apply both or either one card type. If you do not specify, BOC Credit Card (International) Limited (“the Company”) will make a decision on your behalf.

☐

☐

Annual Income Required HK\$150,000 or above CSET=M14

WELCOME OFFER SELECTION (for main card applicants only)

Welcome offer is only applicable to new card applicants. Applicant may choose one welcome offer only. Please refer to the Terms and Conditions of Welcome Offer attached. If the applicant does not specify or choose more than one welcome offer, BOC Credit Card (International) Limited (“the Company”) will select one for the applicant.

☐ HK\$200 Free Spending Credit (WA)

or

☐ HK\$500 Free Spending Credit (WE)

or

☐ “Interest-Free Cash Installment” Loan up to HK\$80,000<sup>#</sup>  
(Available to main card applicant only) (VP)

(AACCCVCV)

Please fill in details as required below if opt for “Interest-Free Cash Installment” Loan:

Name of Receiving Bank: \_\_\_\_\_

Account No.: \_\_\_\_\_

<sup>#</sup> The designated receiving bank account shall be a savings or current bank account with a bank in Hong Kong under the name of the Main Card applicant. Please provide a copy of the monthly statement or the front page of the passbook of such bank account (copy must indicate clearly the name of the account holder and account number).

PERSONAL DATA

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| Name in English <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>                       |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Chinese Name   |  | Formerly Used Name/Alias<br>(if applicable)(Please provide proof(s)) |  |  |  |  |  |  |  |  |  |  |  |
| Nationality<br>(Country/Region)  |  | ID Card No.<br>(Please attach copy)                                  |  |  |  |  |  |  |  |  |  |  |  |
| Marital Status <input type="checkbox"/> Single <sup>1</sup> <input type="checkbox"/> Married <sup>2</sup> <input type="checkbox"/> Divorced <sup>3</sup> |  | Age  |  |  |  |  |  |  |  |  |  |  |  |
| Date of Birth DD/ MM/ YY   |  | Sex <input type="checkbox"/> M <input type="checkbox"/> F            |  |  |  |  |  |  |  |  |  |  |  |
| ^ Residential Address (P.O. Box is not acceptable)   |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Room/Flat  |  | Floor Block  |  |  |  |  |  |  |  |  |  |  |  |
| Name of Building/Estate  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No. & Name of Street   |  |  |  |  |  |  |  |  |  |  |  |  |  |
| District <input type="checkbox"/> HK <sup>1</sup> <input type="checkbox"/> KLN <sup>2</sup> <input type="checkbox"/> NT <sup>3</sup>                     |  | China Location Code  |  |  |  |  |  |  |  |  |  |  |  |
| <input type="checkbox"/> My permanent address is different from the above (please provide permanent address proof)                                       |  |  |  |  |  |  |  |  |  |  |  |  |  |

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|---|--|---|--|
| Years of Residence  |  | ^ E-mail Address  |  |
| Y M   |  | Please provide an email address. Terms and Conditions and Relevant Documents will be delivered to the email address provided. During application processing, if there is no valid email address found from your records of either the Company or the Bank of China (Hong Kong), Terms and Conditions and Relevant Documents will be delivered to you by mail. |  |
| ^ Hong Kong Residential Tel. No.  |  | Country/Region Code - Area Code -   |  |
| ^ Mobile Phone/ Pager No.   |  | Country/Region Code - Area Code -   |  |
| Accommodation<br><input type="checkbox"/> Private Property (Mortgaged) <sup>2</sup> <input type="checkbox"/> Home Ownership Scheme Housing (Mortgaged) <sup>3</sup> <input type="checkbox"/> Rented <sup>6</sup><br>Monthly Installment / Rental: <input type="checkbox"/> Singly <input type="checkbox"/> Jointly HKD  |  |   |  |
| <div><input type="checkbox"/> Self-owned (Not Mortgaged) <sup>1</sup> <input type="checkbox"/> Public Housing / Tenants Purchase Scheme <sup>5</sup><br/><input type="checkbox"/> Relatives <sup>4</sup> <input type="checkbox"/> Quarters / Others <sup>7</sup></div>  |  |   |  |
| Education <input type="checkbox"/> University or above <sup>01</sup> <input type="checkbox"/> Post Secondary <sup>02</sup> <input type="checkbox"/> Secondary <sup>03</sup><br><input type="checkbox"/> Primary <sup>04</sup> <input type="checkbox"/> Others <sup>05</sup>   |  |   |  |
| ^ Customers' contact information (including but not limited to mobile phone number and email address) may be used for notifying important matters relating to their credit card accounts. If the relevant contact information is not provided, you will not be able to receive important risk notifications from the Company and the service of your credit card may be affected. |  |   |  |

JOB INFORMATION

☐ Employed by (non-contract) ☐ Self-Employed ☐ Contract (Date of Termination of contract )  
☐ Housewife ☐ Retired ☐ Others

Employer/Company Name in English

Employer/Company Name in Chinese

Employer/Company Address in English

Room/Flat Floor Block

Name of Building

No. & Name of Street

District ☐ HK <sup>1</sup> ☐ KLN <sup>2</sup> ☐ NT <sup>3</sup>

Company Country/Region Tel. No. Code - Code - Ext.

Monthly Salary (HKD) Business Nature

Position Years of Service Y M

CONNECTED PARTIES

As at the date of this application, are you one of the following persons or their relatives: director/supervisor/chief executive/senior management and key staff/chairman of committee/head of department/head of branch/lending officer/controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller/minority shareholder controller/director/senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control? Would any of your guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?

☐ No, I/We confirm that I am/we are not any of the above persons or their relatives. I/We undertake to notify BOCHK and the Card Company promptly should my/our status change, i.e. I/we become one of the above persons or their relatives.  
☐ Yes, please complete the following information.

Chinese Name English Name

Company's Name

Department

Relationship with Applicant

OTHER INSTRUCTIONS

Settings of Correspondence Address/Statements:  
Please set up my Correspondence Address using ☐ Residential Address ☐ Company Address

If you have registered for Internet Banking Services of Bank of China (HK) / Nanyang Commercial Bank / Chiyu Bank or Online Services of the Card Centre, you will receive e-Statements of the credit card(s) approved under this application by default but not paper statements. You may change the statement setting online anytime. Please note that e-Statement will be provided to you pursuant to the “Terms and Conditions for Online Services of BOC Credit Card (International) Limited”. You may refer to and read the said Terms and Conditions at the website of BOC Credit Card (www.bochk.com/creditcard). By activating or using the approved BOC Credit Card, you are deemed to have accepted the said Terms and Conditions and agreed to be bound by them.

ATM Screen Language : ☐ Chinese <sup>1</sup> ☐ English <sup>2</sup>

Set-up opt-out of “Over-the-limit Facility” function  
☐ I request the Company to set up the parameters for my main and additional credit card(s) (if any) approved as a result of this application to decline over-the-limit transaction whenever it occurs so as to avoid any charge for Overlimit Handling Fee.  
If you wish to set-up opt-out of Over-the-limit Facility function for other BOC credit card account(s), please do so separately for each account.  
To find out more about the service terms for opting out of the “Over-the-limit Facility” function, please refer to the enclosed Terms and Conditions.

Card Collection: BOC Credit Card collection letters will be sent to you separately. Please select collection location as follows: If applicant is existing BOC Credit Card cardholder; your new credit card will be mailed to your corresponding address which has registered in your BOC Credit Card account accordingly.

☐ Bank of China (Hong Kong)

| District  | Branch Code | District  | Branch Code |
|---|-------------|---|-------------|
| <b>Bank of China (HK)-Hong Kong Island</b>                        |             |   |             |
| <input type="checkbox"/> Central District Branch                  | 012349      | <input type="checkbox"/> Mei Foo Mount Sterling Mall Branch | 012566      |
| <input type="checkbox"/> Kennedy Town Branch                      | 012560      | <input type="checkbox"/> Kwun Tong Plaza Branch             | 012601      |
| <input type="checkbox"/> 409 Hennessy Road Branch                 | 012611      | <input type="checkbox"/> Kowloon Bay Branch                 | 012866      |
| <input type="checkbox"/> Bank of China Tower Branch               | 012875      | <input type="checkbox"/> Yau Tong Branch                    | 012785      |
| <input type="checkbox"/> Central District (Wing On House) Branch  | 012916      | <input type="checkbox"/> Lam Tin Branch                     | 012815      |
| <input type="checkbox"/> Causeway Bay Branch                      | 012828      | <input type="checkbox"/> Prince Edward Branch               | 012351      |
| <input type="checkbox"/> Heng Fa Chuen Branch                     | 012390      | <input type="checkbox"/> Humphrey's Avenue Branch           | 012394      |
| <input type="checkbox"/> Lee Chung Street Branch                  | 012594      | <input type="checkbox"/> Mong Kok Branch                    | 012586      |
| <input type="checkbox"/> Aberdeen Branch                          | 012706      | <input type="checkbox"/> Yau Ma Tei Branch                  | 012878      |
| <input type="checkbox"/> King's Road Branch                       | 012737      | <b>Bank of China (HK)-NT</b>                                |             |
| <input type="checkbox"/> North Point Branch                       | 012891      | <input type="checkbox"/> On Chee Road Branch                | 012571      |
| <input type="checkbox"/> Kam Wa Street Branch                     | 012882      | <input type="checkbox"/> Tai Po Branch                      | 012591      |
| <input type="checkbox"/> Taikoo Shing Branch                      | 012888      | <input type="checkbox"/> 74 Tai Wai Road Branch             | 012608      |
| <b>Bank of China (HK)-Kowloon</b>                                 |             | <input type="checkbox"/> New Town Plaza Branch              | 012695      |
| <input type="checkbox"/> Choi Hung Road Branch (San Po Kong)      | 012646      | <input type="checkbox"/> City One Sha Tin Branch            | 012565      |
| <input type="checkbox"/> Wong Tai Sin Branch                      | 012567      | <input type="checkbox"/> Ma On Shan Plaza Branch            | 012805      |
| <input type="checkbox"/> Choi Hung Branch (Ngau Chi Wan)          | 012758      | <input type="checkbox"/> HKUST Branch                       | 012896      |
| <input type="checkbox"/> Diamond Hill Branch                      | 012813      | <input type="checkbox"/> East Point City Branch             | 012814      |
| <input type="checkbox"/> Whampoa Garden Branch                    | 012890      | <input type="checkbox"/> Tsuen Wan Branch                   | 012355      |
| <input type="checkbox"/> To Kwa Wan Branch                        | 012918      | <input type="checkbox"/> Kwai Cheong Road Branch            | 012802      |
| <input type="checkbox"/> 194 Cheung Sha Wan Road Branch           | 012352      | <input type="checkbox"/> Metroplaza Branch                  | 012742      |
| <input type="checkbox"/> Sham Shui Po Branch                      | 012552      | <input type="checkbox"/> Castle Peak Road (Tsuen Wan)       | 012880      |
| <input type="checkbox"/> Festival Walk Branch                     | 012816      | <input type="checkbox"/> Kau Yuk Road Branch                | 012573      |
| <input type="checkbox"/> Kowloon Plaza Branch                     | 012898      | <input type="checkbox"/> Luen Wo Market Branch              | 012616      |
| <input type="checkbox"/> Castle Peak Road (Cheung Sha Wan) Branch | 012923      | <input type="checkbox"/> Sheung Shui Branch                 | 012590      |
|   |             | <input type="checkbox"/> Tuen Mun Town Plaza Branch         | 012889      |

☐ Nanyang Commercial Bank ☐ Chiyu Bank \_\_\_\_\_ Branch

If you wish to have ATM facilities, please apply upon card collection at designated branch.

DECLARATION OF CREDIT FACILITIES

Do you have any (Including all loan applications in processing) Secured Loan Products (except Self-residential Mortgage) under other Banks/Financial Institutions OR Unsecured Loan Products under Financial Institutions (except Banks)?

☐ No

☐ Yes (Please fill in the below items if choose “yes”)

Total Other Secured Loan Monthly Instalment Amount (HKD) :

\$

Total Other Secured Overdraft O/S Amount (HKD) :

\$

Total Other Unsecured Loan Monthly Instalment Amount (HKD) :

\$

Total Other Unsecured Revolving Credit O/S Amount (HKD) :

\$

YOUR SIGNATURE

I/We declare that the above information is true and complete and hereby authorize BOC Credit Card (International) Limited (“the Company”) to contact my/our employers, financial and credit reference institutions or any other credit or information source for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my/our application is approved, for the operation of my/our account(s). If I/we are the existing customer(s) of the Company and/or have previously supplied any data to the Company for application purpose, unless I/we provide further update data in this application form, I/we confirm all my/our existing records and/or the supplied data are up-to-date. I/We further agrees to notify the Company promptly in writing upon occurrence of any changes to that information, in any event not later than 30 days after such change, and to provide certified copies of any replacement or documents (including supporting and other documents required under any laws, regulations or guidelines issued by any regulatory or tax authorities, if applicable). I/We acknowledges that the Company has the right to rely on the information obtained or that comes to its knowledge from any source it may consider appropriate to update my/our existing information and may require my/our confirmation if necessary. I/We further authorize the Company to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Company confidentially to (i) the Company's employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties employed by the Company to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) Bank of China (Hong Kong) Limited and its subsidiaries; and (iv) any third party whose name or logo appears on the Card.

I/We agree and understand that the data held by the Company relating to me/us may be transferred to other places (including places outside Hong Kong) at any time and from time to time where the Company deems necessary. I being the applicant of the main card, acknowledge that this BOC HKICPA Platinum Card (“Co-branded Card”) is only applicable to the eligible applicant as determined and verified by Hong Kong Institute of Certified Public Accountants (“HKICPA”). I, the undersigned, hereby authorize the Company and HKICPA to transfer and/or disclose as between the Company and HKICPA themselves the information provided by me in this application and/or any other information regarding my account with the Company (including but not limited to my full name in English and my full identity/passport number) and/or any other information regarding my status with HKICPA (including but

not limited to my updated status as well as my HKICPA membership/IA/student number) for the following purposes: (i) for the verification of my validity of the HKICPA status as well as my eligibility of this application; (ii) for embossing my HKICPA membership/IA/student number onto the Co-branded Card whenever necessary; (iii) for on-going verification on my eligibility from time to time to retain the Co-branded Card; (iv) other purposes in connection with the provision of services for the Co-branded Card by the Company and HKICPA; and/or (v) other purposes as mutually agreed between the Company and HKICPA. I hereby understand and agree that my Co-branded Card will be terminated by the Company upon my failure to be eligible as determined and verified by HKICPA.

I/We hereby solemnly and sincerely declare that (i) I/We have not held any credit card that was cancelled by the issuer due to my/our default in payment; (ii) I/We do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness (including without limitation credit card, mortgage, personal loan and other financial arrangement); (iii) I/We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere; and (iv) I/We have carefully and conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I/we see any reason why I/we should do so.

I/We have carefully read and fully understand the attached “Important Terms and Conditions of BOC Credit Card”, “Terms and Conditions of Promotional Offers”, “BOC Credit Card Key Facts Statement”, “Terms and Conditions for opt-out of “Over-the-limit Facility” function”, “Data Policy Notice” (or such other document(s) issued under whatever name from time to time by BOC Credit Card (International) Limited and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data (as the same may be amended from time to time)), and agree to be bound by them (if applicable).

I/We understand that the Card Company does not engage with any financial intermediary and the Card Company does not accept any credit card application referred to it by any financial intermediary or third party. I/We also confirm that my credit card application is not a referral by any financial intermediary or third party, nor I/We have provided any personal information to financial intermediary or third party for procuring, negotiating, obtaining or application of this credit card.

I **do not wish** BOC Credit Card (International) Limited to use my personal data in direct marketing via the following channel(s) (please use “✓” to select the channel(s)):

☐ Electronic Channels

☐ Mail

☐ Personal Call

If you return this Form without ticking any of the above boxes, it means that you do not wish to opt-out from any form of BOC Credit Card (International) Limited (“the Company”)'s direct marketing.

☐ To improve and provide more comprehensive services to our customers, the Company may provide your personal data to other members of the Group\* and other persons^ for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” this box if you **do not wish** the Company to provide your personal data to the above persons for the above purposes.

\* The “Group” means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company’s holding companies, wherever situated.

The above represents your present choice regarding whether or not to receive direct marketing materials, and the Company’s intended provision of your personal data to other members of the Group\* and other persons^ for their use in direct marketing. This replaces any choice communicated by you to the Company prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Company’s Data Policy Notice.

^ Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

X

Signature of Main Card applicant (Please do not alter)

Date

Additional document(s) may be required for approval of the application.



## BOC HKICPA Platinum Card

Hong Kong Institute of Certified Public Accountants and BOC Credit Card (International) Limited proudly present to you the BOC HKICPA Platinum Card. Members, International Affiliates and registered students are eligible to apply. The credit card also shows your status with the Institute. You can own both the Visa Card (HKD) and the UnionPay Dual Currency Card (HKD & RMB) or either of them. No income proof is required for HKICPA members.



# 2x

### Exciting Offer to BOC HKICPA Platinum Cardholders - Double Reward Gift Points for settlement of your HKICPA fees

- You can earn double reward Gift Points for settling your HKICPA fees with your BOC HKICPA Platinum Card. Gift Points can be accumulated to redeem mileage, cash rebate or cash coupon. The promotion is valid till 31 December 2019.

Notes:

- The offer is applicable for settlement of all fees of Hong Kong Institute of Certified Public Accountants (the "HKICPA fees") where credit card payment is accepted, such as annual subscription fees, Qualification Programme fees, seminar and course fees, purchase of publications and CPA premiums, event enrolment fees, etc.
- Both main card and additional card holders of the BOC HKICPA Platinum Card are entitled to the offer.

➤ **Gift Point Reward Program**

You can earn Gift Points<sup>1</sup> upon spending with your card (in the ratio of RMB1 / HK\$1 spending = 1 Gift Point), including retail spending, cash before card service, autopay or Octopus AAVS. Gift Points can be accumulated and combined with those points generated by other BOC credit cards. With the accumulated Gift Points, you can redeem cash rebate, cash coupons or mileage points of Asia Miles, Air China, China Eastern Airlines and China Southern Airlines through the BOC Credit Card Superior Travel Awards.

<sup>1</sup> The Gift Point Program is not applicable to those transactions in the merchant or service categories of "Cash Advance", "Balance Transfers", "Bank or Credit Card Service", "Credit Services", "Securities Brokers", "Inland Revenue Department" and under the bill type of "Policy Loan Repayment", and not applicable to those transactions made by UnionPay Dual Currency Credit Card in the mainland in the categories of real estate, automobiles, airline tickets, petroleum & gasoline, wholesale, purchases at supermarkets, medical treatments at hospitals or tutorial fees. Merchant or service categories are subject to change and may be defined from time to time by either BOC Credit Card (International) Limited (the "Company") or UnionPay International at its sole discretion. The Company reserves the right to change the above categories of transactions and merchants at any time without notice.

➤ **Perpetual Annual Fee Waiver**

➤ **Instant Rewards**

Simply spend with your BOC HKICPA Platinum Card at designated merchants to enjoy **Instant Rewards**, by redeeming HK\$1 instant cash discount with every 250 Gift Points. Moreover, Instant Rewards can also be used at over 3,000 designated merchant outlets.



Terms and Conditions are applicable to the above offers and services. For details and other BOC Credit Card Privileges and Offers, please visit [www.bochk.com/creditcard](http://www.bochk.com/creditcard).

### Exclusive BOC HKICPA UnionPay Dual Currency Platinum Card Privileges



➤ **Dual currency in one card for greater flexibility**

BOC HKICPA UnionPay Dual Currency Platinum Card consists of both Renminbi (RMB) and Hong Kong Dollar (HKD) credit card accounts. Transactions conducted in the mainland will be settled in RMB while those transactions conducted in Hong Kong and overseas will be settled in HKD, enabling you to save currency conversion cost and enjoy greater convenience. The relevant transactions will be shown in the consolidated account statement.

➤ **Handling fee waiver for overseas spending**

You can enjoy handling fee waiver for overseas spending for greater shopping fun.

➤ **Contactless Payment Function for the Public Transport Systems Stands You in Good Stead in Getting around the Greater Bay Area Stress free**

Including:

- Hong Kong-Zhuhai-Macau Bridge
- Hong Kong Section of the Express Rail Link
- Guangzhou-Shenzhen China Railway Highspeed Rail
- Dongguan Metro
- Shenzhen Taxi

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

BOC Credit Card  
24-hour Promotion Hotline:  
**2108 3288**  
Website: [www.bochk.com](http://www.bochk.com)

Please Follow WeChat ID



BOCHK\_CC



- **Perpetual Annual Fee Waiver**; and
- **One of the three superb welcome offers\*:**



or



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.



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

**Promotion Period : From now until 31 December 2019**

## 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.

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.



## IMPORTANT TERMS & CONDITIONS OF BOC CREDIT CARD

The important terms and conditions of the Credit Card User Agreement ("User Agreement") which impose significant liabilities and obligations on you are summarised below for your particular attention. You should read the full version of the User Agreement which is available at the principal place of business of BOC Credit Card (International) Ltd. (the "Card Company") in Hong Kong and on the Card Company's website ([www.bochk.com/creditcard](http://www.bochk.com/creditcard)).

1. Immediately upon receipt of the Card, you shall sign the Card and activate it according to our instructions. Your signature on the Card, or the use or activation of the Card shall constitute conclusive evidence of your acceptance of and agreement to be bound by the User Agreement.
2. Use of the Card is restricted exclusively to you for bona fide purchase of goods and/or services and/or cash advances only and you shall not use the Card for any other purposes, in particular any illegal purposes including payment for any illegal transaction.
3. You shall not transfer the Card to any person or allow any person to use the Card or pledge the Card as security for whatever purposes.
4. All the details of APRs for retail spending and cash advances and fees and charges are set out in the Fees Schedule referred to in the User Agreement. The Fees Schedule is available at our principal place of business in Hong Kong and on our website ([www.bochk.com/creditcard](http://www.bochk.com/creditcard)).
5. You will receive a statement of account on a monthly or other periodic basis, except where there is no new transaction since the last statement. You shall examine the transactions shown on the statement carefully and notify us in writing of any error or unauthorized transactions within 60 days from the date of the statement. Otherwise, we shall be entitled to treat all transactions shown on the statement as correct.
6. You should repay the outstanding balance as shown on the statement on time to avoid payment of interests and finance charges. If we do not receive the minimum payment amount as specified in the relevant statement on or before the payment due date, an additional late charge shall be payable by you.
7. You shall exercise reasonable care and precautions to keep the Card safe and the PIN secret and use the Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by us to prevent fraud. You shall report as soon as reasonably practicable to us and the police upon the occurrence of any loss, theft, suspected unauthorized use or disclosure of the Card and/or PIN or any counterfeit card.
8. Provided that you have acted in good faith and with due care (including taking the precautions and actions under Clause 7 to prevent fraud), your liability for all unauthorized transactions (other than cash advances) incurred prior to report shall not exceed HKD500 or the maximum amount as notified by us from time to time.
9. You shall be fully liable for all losses and damages arising out of or in connection with the loss, theft, unauthorized use or disclosure of the Card and/or PIN if you have acted fraudulently or with gross negligence, or have failed to take reasonable care, precautions and actions under Clause 7 to prevent fraud, or if the unauthorised use of the Card involves the use of your PIN with or without your knowledge, or if you fail to report to us as soon as reasonably practicable. You shall fully indemnify us against all losses, damages, liabilities and all reasonable costs and expenses reasonably incurred as a result thereof.

10. The main cardholder shall be liable to us for any and all transactions effected and/or liabilities incurred by the main cardholder and additional cardholders through the use of their Cards whereas an additional cardholder shall be liable only for the transactions effected and the liabilities incurred by such additional cardholder through the use of his/her additional card.
11. Although an additional cardholder is liable only for the outstanding balance due from him/her to us, such additional cardholder may (at his/her option) settle the outstanding balances due from the main cardholder and/or other additional cardholders. Any payment made by an additional cardholder in excess of the outstanding balance due from him/her to us shall be irrevocably deemed to be voluntary payment to settle (in whole or in part) the outstanding balances due from the main cardholder and/or other additional cardholders.
12. Notwithstanding anything contained in the User Agreement regarding credit period granted to you by us, you shall repay all sums due to us immediately upon our demand.
13. You irrevocably authorise us to combine and set off all or any of your accounts with us at any time and from time to time.
14. You irrevocably authorize and instruct Bank of China (Hong Kong) Limited with which you may have account(s) to debit and pay to the Card Company the credit balance of such account(s) (whether held singly or jointly with other, and whether or not such amount is matured or due and payable) for the satisfaction of your liability to the Card Company without prior notice upon our request.
15. In the event of your default in repayment of any amount from time to time due to us, we are entitled to appoint debt collection agencies and/or institute legal proceedings at any time against you to enforce repayment. You shall indemnify us against all costs and expenses reasonably incurred in connection with the appointment of debt collection agencies, and against all legal costs and expenses reasonably incurred by us in enforcing repayment via legal process.
16. We may (in our discretion) change any of the terms and conditions of the User Agreement and/or the Fees Schedule provided that we will, where practicable, give you not less than 60 days' prior notice before any significant change of the terms and conditions take effect. Retention or continued use of the Card after the effective date shall constitute your acceptance of such changes. If you do not accept the proposed change, you may terminate the Card in accordance with the User Agreement.

If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Last update: May 2018

## CONTACTLESS PAYMENT FUNCTION

1. "BOC HKICPA Visa Platinum Card" is a credit card with built-in contactless payment function. It allows you to conduct convenient transactions at any merchants fitted with a Visa payWave contactless payment reader worldwide. Simply tap the card against the reader to settle transaction of HK\$1,000 or below without the need of signature verification. For details, please visit [www.visa.com.hk](http://www.visa.com.hk).
2. "BOC HKICPA UnionPay Dual Currency Platinum Card" with the UnionPay QuickPass contactless payment function provides you with hassle-free card spending worldwide where UnionPay QuickPass is accepted. Simply tap the card against the reader to settle any transaction of HK\$/RMB ¥ 1,000 or below without the need of signature verification. For details, please visit [www.unionpayintl.com/hk](http://www.unionpayintl.com/hk).

## TERMS & CONDITIONS FOR OPT-OUT OF "OVER-THE-LIMIT FACILITY" FUNCTION

1. Once the instruction to opt-out of "Over-the-limit Facility" function has been processed successfully, BOC Credit Card (International) Limited (the "Company") will reject any overlimit transaction conducted on the relevant main and additional credit card(s) (if any); unless they are processed offline (such as, but not limited to, Octopus Automatic Add Value Service, contactless transaction, in flight or cruise transactions or recurring payment and so on) then no Overlimit Handling Fee of HK\$180 (per statement cycle) will apply.
2. If a cardholder does not opt out of "Over-the-limit Facility" function as aforesaid, the Company may exercise its discretion to accept and process any overlimit transaction conducted with the said card. Thereupon an Overlimit Handling Fee will be debited to the account whenever its balance exceeds the "Combined Limit" amount specified on the monthly statement.
3. If a cardholder needs to apply for the opt-out of "Over-the-limit Facility" function for other credit card(s), please call our 24-hour Customer Services Hotline at (852) 2853 8828 or download a "BOC Credit Card Customer Information Amendment Form" by visiting the Company's website ([www.bochk.com/creditcard](http://www.bochk.com/creditcard) > Customer Services > Important Documents and Forms > Other Frequently Used Forms) for further processing.
4. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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1. This Notice sets out the data policies of BOC Hong Kong (Holdings) Limited and its subsidiaries, including Bank of China (Hong Kong) Limited, BOC Credit Card (International) Limited, BOC Group Life Assurance Company Limited, Po Sang Securities and Futures Limited and BOCHK Asset Management Limited (each a “Company”, for as long as such Company remains a subsidiary of BOC Hong Kong (Holdings) Limited and notwithstanding any change in the name of the Company) in respect of their respective data subjects (as hereinafter defined). The rights and obligations of each Company under this Notice are several and not joint. No Company shall be liable for any act or omission by another Company.
2. For the purposes of this Notice, the “Group” means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company’s holding companies, wherever situated.
3. The term “data subject(s)”, wherever mentioned in this Notice, includes the following categories of individuals :
  - (a) applicants for or customers, authorized signatories, policy holders, beneficiaries and other users of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth provided by a Company;
  - (b) sureties, guarantors and parties providing security, guarantee or any form of support for obligations owed to a Company;
  - (c) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
  - (d) suppliers, contractors, service providers and other contractual counterparties of the Company.

For the avoidance of doubt, “data subjects” shall not include any incorporated bodies. The contents of this Notice shall apply to all data subjects and form part of any contracts for services that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Notice and the relevant contract, this Notice shall prevail insofar as it relates to the protection of the data subjects’ personal data. Nothing in this Notice shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the “Ordinance”).

4. From time to time, it is necessary for the data subjects to supply the Company with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities.

5. Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking facilities or provide financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities.
6. Data relating to the data subjects are collected or received by the Company from various sources from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company, and data obtained from other sources (for example, credit reference agencies). Data may also be generated or combined with other information, available to the Company or any member of the Group.
7. The purposes for which the data relating to the data subjects may be used are as follows:
  - (a) assessing the merits and suitability of the data subjects as actual or potential applicants for financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and/or processing and/or approving their applications, variation, renewals, cancellations, reinstatements and claims;
  - (b) facilitating the daily operation of the services, credit facilities provided to and/or insurance policies issued to the data subjects;
  - (c) conducting credit checks whenever appropriate (including, without limitation, at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year) and carrying out matching procedures (as defined in the Ordinance);
  - (d) creating and maintaining the Company’s scoring models;
  - (e) providing reference;
  - (f) assisting other financial institutions to conduct credit checks and collect debts;
  - (g) ensuring ongoing credit worthiness of data subjects;
  - (h) researching, customer profiling and segmentation and/or designing financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities for data subjects’ use;
  - (i) marketing services, products and other subjects (please see further details in paragraph 10 below);
  - (j) determining amounts owed to or by the data subjects;
  - (k) enforcing data subjects’ obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects’ obligations;

- (l) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any of its branches or that it is expected to comply according to:
  - (i) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
  - (ii) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
  - (iii) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
- (m) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (n) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company’s rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (o) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the data subjects;
- (p) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference; and
- (q) purposes incidental, associated or relating to Paragraph 7.



8. Data held by the Company relating to data subjects will be kept confidential but the Company may provide and disclose (as defined in the Ordinance) such data to the following parties for the purposes set out in the previous paragraph:

- (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Company in connection with the operation of its business, wherever situated;
- (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
- (c) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (d) any person making payment into the data subject's account;
- (e) any person receiving payment from the data subject, the banker of such person and any intermediaries which may handle or process such payment;
- (f) credit reference agencies, and, in the event of default, to debt collection agencies;
- (g) any financial institutions, charge or credit card issuing companies, insurance company, securities and investment company with which the data subjects have or propose to have dealings; and any reinsurance and claims investigation companies, insurance industry associations and federations and their members;
- (h) any person to whom the Company or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
- (i) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and

- (j) (i) any member of the Group;
- (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
- (iii) third party reward, loyalty, co-branding and privileges programme providers;
- (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
- (v) charitable or non-profit making organisations; and
- (vi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (7)(i) above, wherever situated.

The Company may from time to time transfer the data relating to the data subjects to a place outside the Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above.

9. With respect to data in connection with mortgages applied by the data subject (if applicable, and whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Company, on its own behalf and/or as agent, to a credit reference agency:
- (a) full name;
  - (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
  - (c) identity card number or travel document number;
  - (d) date of birth;
  - (e) correspondence address;
  - (f) mortgage account number in respect of each mortgage;
  - (g) type of the facility in respect of each mortgage;
  - (h) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  - (i) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Company for the purposes of compiling a count of the number of mortgages from time to time held

by the data subject with credit providers in Hong Kong Special Administrative Region, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

## 10. USE OF DATA IN DIRECT MARKETING

The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
- (b) the following classes of services, products and subjects may be marketed:
  - (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
  - (ii) reward, loyalty or privileges programmes and related services and products;
  - (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (iv) donations and contributions for charitable and/or non-profit making purposes;
- (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
  - (i) any member of the Group;
  - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
  - (iii) third party reward, loyalty, co-branding or privileges programme providers;
  - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (v) charitable or non-profit making organisations;

(d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 10(a) above to all or any of the persons described in paragraph 10(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

**If a data subject does not wish the Company to use or provide to other persons his/her data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying the Company.**

11. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any data subject has the right:

- (a) to check whether the Company holds data about him/her and of access to such data;
- (b) to require the Company to correct any data relating to him/her which is inaccurate;
- (c) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
- (d) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
- (e) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Company to a credit reference agency, to instruct the Company, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Company to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

12. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph 11(e) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.

13. In the event any amount in an account is written-off due to a bankruptcy order being made against the data subject, the account repayment data (as defined in paragraph 11(e) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.

14. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

15. The persons to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed are as follows:

Bank of China (Hong Kong) Limited

The Data Protection Officer  
Bank of China (Hong Kong) Limited  
Bank of China Tower  
1 Garden Road  
Hong Kong  
Facsimile: +852 2826 6860

BOC Credit Card (International) Limited

The Data Protection Officer  
BOC Credit Card (International) Limited  
20/F, BOC Credit Card Centre  
68 Connaught Road West  
Hong Kong  
Facsimile: +852 2541 5415

BOC Group Life Assurance Company Limited

The Data Protection Officer  
BOC Group Life Assurance Company Limited  
13/F, Cityplaza One  
1111 King's Road Taikoo Shing  
Hong Kong  
Facsimile: +852 2522 1219

Po Sang Securities and Futures Limited

The Data Protection Officer  
Po Sang Securities and Futures Limited  
1/F, Wing On House  
71 Des Voeux Road Central  
Hong Kong  
Facsimile: +852 2854 1955

BOCHK Asset Management Limited

The Data Protection Officer  
BOCHK Asset Management Limited  
5/F, Bank of China Building  
2A Des Voeux Road Central  
Hong Kong  
Facsimile: +852 2532 8216

16. The Company may have obtained a credit report on the data subject from a credit reference agency in considering any application for credit. In the event that the data subject wishes to access the credit report, the Company will advise the contact details of the relevant credit reference agency.

17. If there is any inconsistency between the English version and the Chinese version of this Notice, the Chinese version shall prevail in relation to any matters arising in the Mainland China exclusive of the Hong Kong Special Administrative Region, and the English version shall prevail in relation to any matters arising in the Hong Kong Special Administrative Region and elsewhere.

January 2019



## BOC Credit Card Key Facts Statement

| Interest Rates and Interest Charges                                 |  |
|---|--|
| Annualized Percentage Rate (APR) for Retail Spending / Cash Advance | <p>Maximum <b>35.70%*</b> for retail spending / <b>37.96%*</b> for cash advance when you open your account and it will be reviewed from time to time.</p> <p>No interest will be payable if the outstanding balance is paid in full on or before the due date. If no payment or payment of less than the outstanding balance is made on or before the due date, interest will be charged on a daily basis at the then prevailing interest rate (that is to say, an interest-free period of 26 days from the date of the statement will not be available). Interest will be charged on (1) the unpaid balance from the date of the statement until payment is made in full thereof and (2) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction until payment is made in full thereof (a minimum charge of <b>HK\$5 / CNY5</b> (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.</p> |
| Overdue APR for Retail Spending / Cash Advance                      | <p>If you have not made any payment or you have made a payment of less than the minimum payment on or before the relevant due date on two or more occasions in respect of 12 consecutive statements ("Triggering Event"), we will charge overdue interest rate ("Overdue Interest Rate") at an additional rate of <b>4%</b> over the basic interest rate applicable to the outstanding balance in your credit card account (bringing the APR to a maximum of <b>38.62%*</b> (for retail spending) and <b>41.12%*</b> (for cash advance)). If a Triggering Event occurs, we will charge the Overdue Interest Rate during the period from the day following the statement date of the statement first issue after</p>  |

|  |   |                             |
|--|---|-----------------------------|
| <b>Overdue APR for Retail Spending / Cash Advance (continue)</b> | the occurrence of the Triggering Event until the statement date of the statement first issued after cessation of the Triggering Event. All preferential interest rate applicable to the account will be suspended until such time as the Overdue Interest Rate ceases to apply.   |                             |
| <b>Interest Free Period</b>                                      | Up to <b>56</b> days  |                             |
| <b>Minimum Payment</b>   | <b>HK\$230/CNY230</b> (where applicable for HKD or CNY account respectively) or the summation of item (i) to (iv) (whichever is higher).<br><br>(i) total outstanding billed interest, fees and charges; (ii) any overdue minimum payment amount from previous monthly statement (where applicable); (iii) total of over-limit amount (where applicable) (excluding items (i) and (ii) above); and (iv) <b>1%</b> of the remaining principal balance (excluding items from (i) to (iii) above). |                             |
| <b>Major Fees</b>  |   |                             |
| <b>Annual Fee</b>  | Main Card (per annum)   | Additional Card (per annum) |
| Visa Infinite Card   | <b>HK\$3,800</b>  | <b>HK\$1,900</b>            |
| UnionPay Diamond Prestige Card / UnionPay Diamond Card           |   |                             |
| World MasterCard   |   |                             |
| Visa Signature Card  | <b>HK\$2,000</b>  | <b>HK\$1,000</b>            |
| Platinum Card^   | <b>HK\$1,600</b>  | <b>HK\$800</b>              |
| Titanium Card  | <b>HK\$550</b>  | <b>HK\$275</b>              |
| Classic Card   | <b>HK\$220</b>  | <b>HK\$110</b>              |
| Private Label Card   | <b>HK\$220</b>  | <b>HK\$110</b>              |
| <u>Commercial Card</u>   |   |                             |
| Visa Infinite Card   | <b>HK\$3,800</b>  | N.A.                        |
| Platinum Card  | <b>HK\$1,600</b>  | N.A.                        |
| Gold Card  | <b>HK\$480</b>  | N.A.                        |
| Classic Card   | <b>HK\$220</b>  | N.A.                        |

|                           |   |  |
|---------------------------|---|--|
| Cash Advance Handling Fee | <b>Hong Kong Dollar Credit Card</b><br><u>Hong Kong:</u><br><ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>HK\$20 (HK\$25)</b> through PLUS / CIRRUS ATM) per transaction</li> </ul> <u>Outside Hong Kong:</u><br><ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>HK\$20 (HK\$25)</b> through PLUS / CIRRUS ATM) per transaction</li> </ul>                        | <b>Late Charge</b><br><b>5%</b> of the minimum payment amount (subject to a minimum of <b>HK\$230 / CNY230</b> ) or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of <b>HK\$280 / CNY280</b> (where applicable for HKD or CNY account respectively)   |
|                           | <b>UnionPay Dual Currency Credit Card</b><br><u>HKD Account:</u><br><ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>HK\$20</b> per transaction</li> </ul> <u>CNY Account:</u><br><ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>CNY20</b> per transaction made in Hong Kong</li> <li>• <b>4%</b> plus <b>CNY25</b> per transaction made in the mainland</li> </ul> | <b>Overlimit Handling Fee</b><br><b>HK\$180</b> per statement period   |
|                           | Remark:<br>Subject to a minimum of <b>HK\$100 / CNY100</b> (where applicable for HKD or CNY account respectively)   | <b>Returned Cheque &amp; Rejected Autopay Charge</b><br><b>HK\$100 / CNY100</b> per transaction (where applicable for HKD or CNY account respectively)   |
|                           | <b>Fees relating to Foreign Currency Transactions</b><br>(Applicable to Hong Kong Dollar Credit Card only)  | <b>1.95%</b> of every transaction effected in a currency other than Hong Kong Dollars<br><u>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</u><br>You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For transactions settled in Hong Kong dollars and made outside Hong Kong via MasterCard / VISA Credit Card, we will charge a markup of <b>0.95% / 0.8%</b> respectively; while for such transactions via UnionPay Dual Currency Credit Card, we will not charge any further markup. |

Please visit the website of BOC Credit Card (International) Ltd. at [www.bochk.com/creditcard](http://www.bochk.com/creditcard) for full version of relevant Credit Card Fees Schedule and User Circular.

Remarks:

- \* 1. The Annualized Percentage Rate (APR) is computed in accordance with the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.
- ^ 2. Annual fee of BOC HKUST Platinum Card is **HK\$600** for main card and **HK\$300** for additional card.
3. BOC Credit Card (International) Ltd. reserves the right to vary the fees and charges from time to time by notice to customers. The fees and charges for other card products and/or services may be separately published.
4. The English version of this notice shall prevail whenever there is any discrepancy between the English and the Chinese versions.
5. Virtual Card can enjoy annual fee waiver.

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