

Notice of Change in the Terms and Conditions, Interest and Fees Adjustment for BOC Credit Card

In response to the recent market changes, please be informed that with effect from 16 December 2013 (the "effective date"), the terms and conditions, interest rates, fees and charges will be adjusted as follows:

Unless otherwise specified, the changes below are applicable to all BOC Credit Cards (including BOC Visa Credit Card/ BOC MasterCard Credit Card/ BOC CUP Dual Currency Credit Card/ Intown Virtual Card / BOC Private Label Card / BOC Commercial Card / USD Card and its additional cards, if applicable).

1. Late Charge

The late charge shall be adjusted as follows and will be applicable for HKD, CNY or USD account respectively.

Current Late Charge	5% of the Minimum Payment Subject to a minimum of HK\$180/CNY180/USD23 and a maximum of HK\$300/CNY300/USD39
Revised Late Charge	5% of the Minimum Payment Subject to a minimum of HK\$200/CNY200/USD26 or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of HK\$280/CNY280/USD36

2. Opt-out of "Over-the-limit Facility" Function

Customer may choose to opt-out for the "Over-the-limit Facility" Function to decline any over-the-limit transaction for designated main and additional card (if applicable) as to avoid any charges for over-the-limit handling fee of HK\$180 per statement cycle whenever it occurs. Please note that any over-the-limit transactions processed by offline transactions such as: Octopus Automatic Add Value Service, contactless transaction, in flight, cruise transactions and / or recurring payment and so on will not be rejected, and the over-the-limit handling fee will not be applied upon successful application of the Opt-out of "Over-the-limit Facility" Function. Opt-out channels will be: (1) download "BOC Credit Card / Express Cash Customer Information Amendment Form" via BOC Credit Card website (www.boci.com.hk) or (2) contact our 24-hour Customer Services Hotline at 2853 8828 for the arrangement.

3. Interest Rates

	Current Rates		Revised Rates	
	Interest Rate	Maximum APR	Interest Rate	Maximum APR
Retail Spending	30%	34.49%	31.2%	34.71%
Cash Advance	30%	36.74%	31.2%	36.91%

Note: Customer has the right to refuse to accept the above stated APR and may transfer the outstanding balance to a 12-month installment loan account with the APR not higher than the above current rates of your credit card within 30 days from the effective date. For details, please contact our Customer Services Hotline at 2853 8828.

4. Annual Fee

The Annual Fee of VISA / MASTERCARD / CUP Dual Currency Platinum Main Card will be adjusted and is stated as follows:

Current Annual Fee	Revised Annual Fee
HK\$800/USD103	HK\$1,200/USD154

The revised annual fee is not applicable to BOC Platinum Commercial Card and BOC Credit Card with perpetual annual fee waiver.

5. Handling Fee for Mileage Conversion

With effect from 1 May 2014, a handling fee of HK\$50 will be charged for converting the Gift Points to every 5,000 Mileage Points (for conversion with less than 5,000 Mileage Points will also be charged at the rate of 5,000 Mileage Points) and the handling fee of each conversion will be subject to a minimum of HK\$100 and a maximum of HK\$300.

The handling fee is not applicable to BOC Singapore Airlines VISA Platinum Card for the conversion of KrisFlyer miles.

Amendments will be made to the relevant Credit Card Fees Schedules, User Circulars, BOC Credit Card Key Facts Statement and BOC Credit Card Superior Travel Awards Terms and Conditions* corresponding to the above amendments. Please visit the website of the Company (www.boci.com.hk) for the revised versions from 16 December 2013 onwards.

* For the revised version of BOC Credit Card Superior Travel Awards Terms and Conditions, please visit the website of the Company from 1 May 2014 onwards.

Please note the above changes shall be binding on you if you continue using or retaining your BOC credit card(s) and/or account(s) with us on or after the effective date. Please also note your right of termination under the relevant User Agreement if you refuse to accept the above changes.

The English version of this notice shall prevail whenever there is any discrepancy between the English and the Chinese versions.

For enquires, Please call our 24-hour Customer Services Hotline at 2108 3288.

Credit Review Check

We perform credit review on a regular basis with a view to providing tailored-made credit facilities to our customers. We may access your consumer credit data held by a credit reference agency within the next 12 months to consider, without limitation, increasing, decreasing or cancelling your credit limits. You may approach TransUnion Ltd (Tel: 2577 1816) for access of your said data.

BOC Credit Card (International) Ltd.
August 2013