


Terms and Conditions of the Spending Credit Rewards Promotion:

1. The promotion period of this promotion is valid from 1st November 2014 to 28th February 2015 (both dates inclusive, the “Promotion Period”). The registration period runs from 10:00 hours on 1st November 2014 to 23:59 hours on 2nd March 2015 (the “Registration Period”). The registration system will be closed and unavailable from 00:00 hours onwards on 3rd March 2015.
2. This promotion is only applicable to BOC Credit Card, BOC CUP Dual Currency Credit Card and all BOC Co-branded Cards issued in Hong Kong bearing the  logo (the “Applicable Card”), excluding BOC Credit Card issued in China and Macau, USD Credit Card, BOC Great Wall International Card, Private Label Card, BOC Purchasing Card, BOC Prepaid Card, BOC Express Cash Card and Intown Card.
3. To register for the promotion, cardholder must input the first 12 digits of the credit card. A reference number will be announced instantly via the registration system for record and reference.
4. Any local retail transaction / Merchant Interest-free Instalment Plan / “Cash Instalment” Plan / “Statement Instalment” Plan / “Tax Payment” (the clause 5, 8, 10 and 12 apply, the “Eligible Transaction”) of either the main card account or the additional card account will all be deemed to have originated from one and the same main credit card account. During the Promotion Period, all the eligible credit card accounts under the same main credit card account are applicable to this promotion.
5. This promotion is applicable to local retail transaction / Merchant Interest-free Instalment Plan / “Cash Instalment” Plan / “Statement Instalment” Plan transactions made in Promotion Period (transactions must be posted on or before 8th March 2015) and / or tax payment transaction made from 1st November to 31st December 2014 (both dates inclusive, based on transaction date, the “Spending Period”).
6. Interest-free Purchase Instalment Program is not applicable to all BOC Commercial Card.
7. “Cash Instalment” Plan / “Statement Instalment” Plan are not applicable to BOC Commercial Card (except BOC Elite Platinum Commercial Card).
8. During the Registration Period, cardholder can register through the registration hotline, www.boci.com.hk, BOCHK Mobile Application or official account of BOC Credit Card on WeChat (WeChat ID: BOCHK_CC). Eligible Transactions and respective spending credit rewards are as follow:
 - (1) Get HK\$50 spending credit reward for 4 local retail purchases of HK\$600 or more each (each in a single transaction); and/or
 - (2) Get HK\$50 spending credit reward for Interest-free Purchase Instalment Plan of HK\$5,000 or more (in a single transaction); and/or
 - (3) Get HK\$50 spending credit reward for “Cash Instalment” / “Statement Instalment” Plan of HK\$10,000 or more (in a single transaction and is applicable to transactions in Hong Kong Dollar only); and/or
 - (4) Get HK\$50 spending credit reward for “Tax Payment” of HK\$10,000 to HK\$99,999, or to get HK\$100 spending credit reward for “Tax Payment” of HK\$100,000 or more. Only one single transaction with the highest tax payment amount will be eligible for this promotion.

Each cardholder (based on HKID) will be entitled to a maximum of HK\$500 spending credit reward with the above Eligible Transactions. Each cardholder can get the spending credit reward with “Tax Payment” transaction once. No spending credit reward will be offered to cardholders who have not duly registered with input of accurate details within the Registration Period.

9. Cardholders can get an addition HK\$100 spending credit reward in each phase for accumulated local retail purchases of HK\$25,000 or more made in Phase 1 or 2 (Phase 1 runs from 1st November to 31st December 2014, Phase 2 runs from 1st January to 28th February 2015). Cardholders can get an addition HK\$200 spending credit reward in each phase by spending with the BOC CUP Dual Currency Credit Card for accumulated local retail purchases of HK\$25,000 or more in Phase 1 or 2. Cardholders can get an addition HK\$100 spending credit reward for accumulated local retail purchases of HK\$25,000 or more in both phases.
10. All split transactions will not be eligible for the spending credit reward. For cardholder who has made multiple transactions at the same merchant on the same day (based on the merchant name shown on the sales slip), only first eligible transaction is eligible for the spending credit reward. All other same day transactions with the same

merchant will not be eligible for the spending credit reward.

11. Interest-free Purchase Instalment Plan and “Cash instalment” / “Statement Instalment” Plan shall be subject to the specific terms contained in the “Important Notes for BOC Credit Card ‘Cash Instalment’ / ‘Statement Instalment’ Plan”, “Terms and Conditions for the Installment Program”, “Terms and Conditions for Interest-free Purchase Instalment Program”, and such further applicable amendments as may be announced or notified from time to time.
12. This promotion is only applicable to local retail purchase with machine printed sales slip, Interest-free Purchase Instalment Plan, “Cash Instalment” / “Statement Instalment” Plan and “Tax Payment” (except instant rewards offer, cash advance, annual fee, finance charges, arrangement fee, balance transfer amount, Cash Before Cash amount, gift redemption fee, online transaction, online bill payment (except tax payment), online bill payment instalment, mail order, phone order, casino transaction, overseas spending, overseas cash advance, CNY "Cash Installment" / CNY “Statement Installment”, Octopus Automatic Add Value, gift delivery charges, speculation transactions and all other transaction without sales slip). Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction.
13. The respective reward will be credited to the successfully registered credit card account and the reward for an additional card will be credited to the main card account.
14. All awarded rewards are not transferrable, refundable or exchangeable for cash or other gifts and cannot be resold.
15. All spending credit rewards awarded are only meant for retail spending upon the close of the Promotion Period and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Promotion.
16. If a cardholder cancels an eligible transaction after the reward is being awarded or should there be any illegal or fraudulent acts by cardholders, BOC Credit Card (International) Ltd (the “Company”) shall cancel the eligibility of the respective cardholder for the spending credit reward and debit the credit card account with the respective monetary amount in reversal of any awarded reward without prior notice. The Company also reserves the right to cancel the respective credit card and/or take any legal actions deemed necessary.
17. The Company will determine the eligibility of each transaction by the records held by the Company. The Company records shall be final and conclusive.
18. The spending credit reward to be awarded will be credited to the eligible account by May 2015 upon verification of the transaction details, and will be posted in the May/June 2015 monthly statement of the main cardholder.
19. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the spending credit reward is awarded will be eligible for the spending credit reward. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the reward during the Promotion or at the time the reward is being awarded, the reward will be cancelled automatically forthwith.
20. Cardholder must retain all original documents of relevant transactions for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.
21. The Company reserves the right to amend, suspend or cancel this promotion or its terms and conditions without prior notice. All matters and disputes will be subject to the final decision of the Company.
22. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of Spending Credit Rewards for “Tax Payment”:

1. “Tax Payment” offer is only applicable to a cardholder paying personal tax or on behalf of a third party for the individual salaries taxes, personal assessment, profit taxes, property taxes; business registration payment and purchase of tax coupon are not eligible.

2. A cardholder can pay tax by a BOC Credit Card using online bill payment service, Jet Payment service via a JETCO ATM or by mail / fax.
3. To avoid late payment, cardholder is advised to return the duly completed application by fax or mail to the Company at least 7 working days ahead of the tax payment due date. A cardholder paying tax by using online bill payment service agrees to be bound by the relevant Terms and Conditions (to find out more about the relevant Terms and Conditions, please visit www.boci.com.hk or call our customer services hotline at 2853 8828).
4. All approved tax payment applications are irrevocable.
5. The tax payment amount cannot exceed a cardholder's available credit limit. If the tax payment amount exceeds cardholder's available credit limit and cardholder is paying his/her own tax bill, the Company may arrange a temporary increase of the credit limit for tax payment upon customer's request. The final credit limit is subject to cardholder's credit status at the time of application. In considering for the credit limit adjustment, the Company may have to access to cardholder's credit report, and the Company may require additional documents, if necessary, subject to cardholder's credit status. The Company reserves the right of final approval.
6. BOC Commercial Card daily maximum limit for tax payment is HK\$30,000 or the available limit of cardholder's BOC Credit Card (whichever is lower). BOC Credit Card daily maximum limit for online tax payment is HK\$500,000 or the available limit of cardholder's BOC Credit Card (whichever is lower). The daily maximum limit for tax payment using Jet Payment service via a "JETCO" ATM is HK\$20,000 or the available limit of cardholder's BOC Credit Card (whichever is lower).
7. If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Card User Agreement.

Terms and Conditions of Spending Credit Rewards for "WeChat Lucky Draw"

1. Cardholders who successfully registered the Spending Credit Rewards Promotion via the BOCHK Credit Card Official Account in WeChat during the promotion period, will entitle to 1 lucky draw chance, to win a smart phone (Smart Phone: 4.7 inch with 64 GB, the "Prize"). One winner will be drawn in each phase by the system randomly, there will be total 8 winners during the whole promotion period:

| Phase | Period |
|-------|---------------------------------|
| 1 | November 1 – November 15, 2014 |
| 2 | November 16 – November 30, 2014 |
| 3 | December 1 – December 15, 2014 |
| 4 | December 16 – December 31, 2014 |
| 5 | January 1 – January 15, 2015 |
| 6 | January 16 – January 31, 2015 |
| 7 | February 1 – February 15, 2015 |
| 8 | February 16 – March 2, 2015 |

2. If eligible cardholders who are not the winner in the designated phase, the lucky draw chance will be accumulated to next phase automatically till the end of the promotion period. However, each winner (by HKID) is only eligible to win the Prize once during the entire promotion period.
3. Corresponding winners will be announced via the BOCHK Credit Card Official Account in WeChat for every month. Announcement date will be scheduled on 16th of the month after, and via a Push message in WeChat. To entitle for the Prize, the winner should with at least once retail purchase during the whole promotion period with the Eligible Card. Corresponding redemption letter will be send to the eligible winner on or before March

31, 2015. Participation and/or award of ineligible Participator(s) would be disqualified without prior notice by BOC Credit Card (International) Ltd (“the company”).

4. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the Prize is awarded will be eligible for the reward. In the event of termination of a credit card account, violation of the Card User Agreement, or forfeiture of the Prize during the promotion or at the time the Prize is being awarded, the Prize will be cancelled automatically.
5. Corresponding information provided for registration will be collected by the company for performing the lucky draw and related fulfillment of this Promotion only. Furthermore, the company will not transfer the information to any other 3rd parties or use for other purpose. The company are not liable for any case, the winner cannot be contacted or redeemed the Prize, caused by wrong or not applicable information provided
6. The Prize cannot be redeemed as cash or exchanged to other product.
7. The company is not the supplier of the Prize offered to Cardholders. The company makes no representation or guarantee as to the quality in respect of product supplied under this program. Any enquiry or complaint about the products should be directed to the relevant merchant.
8. If the company reasonably believes that any person has been using or abetting others to use any method to interpret operation of the mentioned promotion (including stealing others' WeChat accounts or other frauds), causing interferences, technical difficulties or problems, or any jeopardizing, damaging or affecting operation or fairness of the mentioned promotion, the company reserve the right to disqualify participation and/or award of the participator(s) and can claim for any damage or loss arising from or in connection with any of the above suffered by the company by the Eligible Cardholder(s).
9. The company is not liable to any delay, loss, error, unrecognized or other circumstance caused by any computers and/or network communication or technical problems, failures, accidents or reasons. The participation / registration records (including but not limited to date and time) in the mention promotion are subject to the system record of the company.
10. The closure and draw result of the Promotion will be officially announced on 20th March 2015 in the South China Morning Post and the Wen Wai Po.
11. Trade Promotion Competition License No.: 44230-1