



Terms & Conditions of “BOC Credit Card Travel Agency Spending Credit Reward Program”:

1. “BOC Credit Card Travel Agency Spending Credit Reward Program” (the “Promotion”) commences from 1 June to 31 August 2015 (both dates inclusive) (the “Promotion Period”). The registration period commences from 10:00 on 1 June to 23:59 on 2 September 2015 (the “Registration Period”). To be eligible for the promotion, a cardholder must register through the designated registration hotline, www.boci.com.hk, BOCHK Mobile Application or BOCHK Credit Card Official WeChat Account before 00:00 hours on 3 September 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 Mainland China and Macau, USD Credit Card, Great Wall International Card, Private Label Card, BOC Purchasing Card, BOC Prepaid Card, BOC Express Cash Card and Intown Card.
3. To be eligible for the promotion, a cardholder must make payment for a single travel transaction of or over HK\$5,000 at a travel agency in Hong Kong with an Applicable Card (only applicable to travel transactions with supporting POS terminal printed sales slips) (the “Eligible Transaction”) during the Promotion Period. The conversion of reward gift points to instant cash discount will not be counted for this promotion. By the same token instalment purchase will not be considered as eligible transaction. All Eligible Transactions accepted as travel spending must be made at a travel agency in Hong Kong SAR, with the exclusion of spending on/at such other non-travel merchant and non-acceptable travel spending as may be defined from time to time by China UnionPay/Visa Worldwide Pte. Limited and MasterCard Asia/Pacific (Hong Kong) Limited according to their respective merchant category or by BOC Credit Card (International) Ltd (the “Company”) at its sole discretion. Travel spending categories shall be determined at the sole and absolute discretion of the Company.
4. To be eligible for participation in this Promotion, cardholders must successfully register with the input of accurate details on the 24-hour registration hotline 2820 6277, www.boci.com.hk, BOCHK Mobile Application or the BOCHK Credit Card WeChat Official Account (WeChat ID: BOCHK_CC) in WeChat once during the Registration Period (“Registration”). The Registration reference number will be announced instantly on the registration system for record and reference. No spending credit reward will be awarded to cardholders who have neither duly made eligible transaction within the Promotion Period, nor registered within the Registration Period with the correct information.
5. For cardholders holding more than one Applicable Card or holding both BOC Credit Card and BOC CUP Dual Currency Credit Card, they have to register only once with any one of the credit cards during the Registration Period. All the Applicable Card accounts of the cardholder under the same HKID will be automatically combined for the calculation of the entitled spending credit reward. Eligible Transactions emanating from an additional card will be combined with those from the main card to calculate towards the spending credit reward. The spending credit reward will be automatically credited to the first registered main card account. If a cardholder registers more than once, the Spending Credit Reward will be posted to the first successfully registered credit card account. No spending credit reward will be awarded if the cardholder registers / spends with a credit card other than the Applicable Card.
6. 3% spending credit reward will be awarded to cardholders who have made Eligible Transaction and registration with the BOC Credit Card, whilst 5% spending credit reward will be awarded to cardholders who have made Eligible Transactions and registration with the BOC CUP Dual

Currency Credit Card. For cardholders register with the BOC CUP Dual Currency Credit Card, they can get 5% spending credit reward at travel agencies by spending with the BOC CUP Dual Currency Credit Card, whilst they can only get 3% spending credit reward at travel agencies by spending with other BOC Credit Card. **Each main cardholder (based on HKID) will only be entitled to a maximum of HK\$300 spending credit reward during the Promotion Period.** The spending credit reward shall be rounded to the nearest dollar.

7. To be eligible for the spending credit reward, the Eligible Transactions must be posted to the Applicable Card account on or before 7 September 2015.
8. Once the registration has been completed, the information provided will be recorded and cannot be cancelled, altered or exchanged. The record announced via the registration hotline is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided in each registration. If the information provided in the registration differs from those of the Company records, the latter shall be final and conclusive.
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 provide 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. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for the spending credit reward. Only posted transactions with valid sales slips are eligible for this Promotion.
11. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the spending credit is being awarded will be eligible for the reward. In the event of termination of the credit card account, violation of the Card User Agreement or forfeiture of the spending credit reward during the Promotion or at the time the reward is being awarded, the spending credit reward will be cancelled automatically forthwith.
12. The spending credit awarded cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
13. All spending credit awarded is only for retail spending after the close of the Promotion period and cannot be used to offset any cash advance, finance charge or outstanding balance incurred before the Promotion Period.
14. The spending credit awarded will be credited to the first successfully registered eligible account on or before end of November 2015 upon verification of the transaction details, and will be posted in the November or December 2015 monthly statement of the main cardholder.
15. The Company accepts no liability for the quality of or any other matters arising from the products, services and offers provided by the participating merchants. The participating merchants are solely responsible for all obligations and liabilities relating to its products and services.
16. 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.
17. All matters and disputes will be subject to the final decision of the Company.
18. 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 Travel Offers:

1. Unless otherwise stated, to enjoy the offers, cardholders must present their BOC Credit Card before booking and settle payment with a BOC Credit Card or BOC CUP Dual Currency Credit Card issued in Hong Kong bearing the  logo (including Co-branded Cards, but Great Wall International Credit Card, USD Credit Card, BOC Purchasing Card, BOC Prepaid Card, BOC Express Cash Card, Private Label Card and Intown Card are all excluded). Offers of Miramar Travel are only applicable to BOC CUP Dual Currency Credit Card. Offers of Zuji are not applicable to BOC CUP Dual Currency Credit Card.
2. Unless otherwise stated, offers are only applicable to enrollment for designated tours, cruise holidays, cruise packages, packages, air tickets and hotel offers from 1 June to 31 August 2015 (the “Promotion Period”, both dates inclusive). Please check with the participating merchants for the departure dates of specific tours and packages. The promotion period of Miramar Travel is from 18 May to 16 August 2015. To enjoy the offers, BOC Credit Cardholders must be among the travelers. Cardholders who enrolled ahead of the Promotion Period shall not be entitled to any of the above offers.
3. Itineraries and/ or relevant arrangements are subject to changes without prior notice.
4. Offers are applicable to all branches of participating merchants in Hong Kong.
5. To enjoy the offers, full payment must be made by an eligible BOC Credit Card within the promotion period (excluding any taxes, fuel surcharges, single room supplement fees, extended stay charges, handling fees, insurance premiums, visa fees, service surcharges, etc.). Cash discount will be instantly deducted from the total transaction amount (excluding any taxes and hotel surcharges).
6. Cash discount offers are of limited quantity (if applicable) and will be on a first-come-first-served basis and available while stocks last. BOC Credit Card (International) Ltd (the “Company” and the participating merchants reserve the right to terminate the relevant offers in case the quota is full.
7. Unless otherwise stated, offers are not applicable to online transactions (except the offers of hutchgo.com and Zuji). Offers of Miramar Travel are only applicable to online transactions via desktop version.
8. Confirmation of designated tours, cruise holidays, cruise packages, packages, air and cruise tickets are subject to the final count of participants and seat availability. Confirmation of all hotel offers is subject to the final hotel room availability.
9. Prices are based on 2 adults sharing one hotel room and on double occupancy in inside cabin and lowest hotel room type (if applicable), and only applicable for minimum 2 adults travelling & check-in (if applicable) together in the same pattern. Unless otherwise stated, prices exclude tax, fuel surcharge, insurance charge, visa fee and service charges. The price of Finland 8-day tour offer at Sunflower Travel includes airport taxes, fuel surcharges and travel insurance; tour leader service fees are waived.
10. All designated tour, cruise holiday, cruise package, package, air and cruise ticket prices are subject to confirmation at the time of reservation. Prices are applicable to specific flight, air ticket booking class code, category of cruise cabin, hotel choice (if applicable), room type (if applicable) and sailing date only, and are subject to the supply and policy of airlines, cruise companies and hotels (if applicable). The price, itinerary and flight schedules are subject to change without prior notice. The participating merchants reserve the right to apply a surcharge during peak periods. For more information please refer to the relevant price list.
11. For detailed offer terms and conditions, please contact the participating merchants.

12. Offers cannot be used in conjunction with any other promotional discounts, exchanged for cash or other products and are non-transferable.
13. All prices, information and images are for reference only.
14. The participating merchants reserve the right to change the promotion validity; the Company accepts no responsibility for any such change and will not notify cardholders separately of any such change.
15. The Company accepts no liability for the quality of or any other matters relating to the products and services provided by the participating merchants. The participating merchants are solely responsible for all obligations and liabilities relating to the products and services on offer.
16. The Company and the participating merchants each reserves its right to suspend, change, or terminate the offers or amend the offer terms and conditions at its sole discretion without prior notice.
17. All matters and disputes will be subject to the final decision of the Company and the Merchants.
18. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.