


Terms & Conditions of “Up to 15X Rewards Gift Points on Online Spending for BOC Credit Cardholders”:

1. “Up to 15X Rewards Gift Points on Online Spending for BOC Credit Cardholders” (the “Promotion”) commences from 1 September to 31 October 2017 (both dates inclusive) (the “Promotion Period”). The registration period commences from 10:00 on 1 September to 23:59 on 2 November 2017 (the “Registration Period”). To be eligible for the promotion, a cardholder must register through www.boci.com.hk, BOCHK Mobile Application or BOCHK Credit Card WeChat Official Account (WeChat ID: BOCHK_CC) in WeChat within the Registration Period.
2. The 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 participation in the Promotion, cardholders must successfully register with the input of accurate details on www.boci.com.hk, BOCHK Mobile Application or the BOCHK Credit Card WeChat Official Account once during the Registration Period (“Registration”). The Registration reference number will be announced instantly on the registration system for record and reference. No Rewards Gift Points will be awarded to cardholders who have not successfully registered within the Registration Period with the correct information. For cardholders holding more than one main and/or additional Applicable Card accounts, they have to register only once with any one of the Applicable Cards.
4. During the Promotion Period, cardholders can simple make every single online retail spending of or over \$500 with Applicable Card (whereas cardholders can make every single retail spending of or over \$250 only with Applicable Card via "Alipay HK") (the "Eligible Online Transaction") to earn up to "15X Rewards Gift Points". For cardholders who make Registration and Eligible Online Transaction with the BOC Visa Credit Card, will be entitled to earn "15X Rewards Gift Points" (includes the basic Rewards Gift Points plus an extra 14X Rewards Gift Points), whereas for cardholders who make Registration and Eligible Online Transaction with the other BOC Credit Card, will only be entitled to earn "10X Rewards Gift Points" (includes the basic Rewards Gift Points plus an extra 9X Rewards Gift Points).
5. Eligible Online Transaction There is a maximum cap on the Rewards Gift Points being earned per each main cardholder (counted by HKID). All the cardholders’ (including all Applicable Card accounts under the same HKID) Eligible Online Transaction will be combined in calculating the relevant total Rewards Gift Points, and each main cardholder can earn a maximum of extra 75,000 Rewards Gift Points (BOC Visa Credit Cardholders) / extra 50,000 Rewards Gift Points (Other BOC Credit Cardholders) in total throughout the Promotion Period. The total Rewards Gift Point being earned shall be rounded up to the nearest unit.
6. Eligible Online Transaction is only applicable to online retail spending transactions and excludes the following mentioned categories but not limited to online bill payment (including but not

limited to payment of tax, telecommunication or utility bills), online bill payment instalment, payment with credit card via internet banking or online payment system to designated merchants (for examples but not limited to PayPal or Alipay), auto payment, mutual funds payment, fees and charges, insurance transactions, casino transactions, transactions on charity donations, phone orders, mail orders, purchase and/or reload of stored value cards or e-wallets, products/services transactions at financial/non-financial institutions (including but not limited to deposits and money transfers) and non-acceptable online retail 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 and any unauthorized transactions. The categories of Eligible Online Transaction, and non-acceptable retail spending of online merchant shall be determined at the sole and absolute discretion of BOC Credit Card (International) Limited (the “Company”).

7. For cardholders with more than one Applicable Card account or those with both BOC Credit Cards and BOC CUP Dual Currency Credit Cards, they have to make Registration only once with any one of the Credit Cards. All the Applicable Card accounts of the cardholder under the same HKID will be automatically combined for the calculation of the total entitled Rewards Gift Points. Eligible transactions emanating from an additional card will be combined with those from the main card to calculate towards the Rewards Gift Points. The relevant Rewards Gift Points will be credited to the card account of the first successfully registered main card on or before the end of December 2017, and will be posted in the December 2017 or January 2018 monthly statement. No Rewards Gift Points will be awarded if the cardholder registers/spends with a credit card other than an Applicable Card.
8. To be eligible for the Rewards Gift Points, the Eligible Online Transaction must be made within the Promotion Period (counted by transaction date) and posted to the Applicable Card account on or before 7 November 2017.
9. 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 channels is only for reference and cannot be taken as confirmation of the eligibility of Rewards Gift Points. The Company will determine the eligibility of Rewards Gift Points and each transaction by matching the cardholder transaction records held by the Company and the relevant data provided in each registration. If the registration information provided by cardholders differs from those of the Company records, the latter shall be final and conclusive.
10. Cardholders must retain all original transaction document(s) for reference (e.g. email sales slips of the online retail spending). In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction document(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All documents and/or such further documentation submitted to the Company will not be returned.
11. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for Rewards Gift Points. Only posted transactions and Eligible Online Transaction determined by the Company are eligible for the Promotion.

12. Only cardholders whose credit card accounts are valid and in good standing throughout the entire Promotion Period and at the time the Rewards Gift Points is awarded will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Card User Agreement during the Promotion or at the time the Rewards Gift Points is being awarded, the rewards earned will be cancelled automatically forthwith.
13. All awarded Rewards Gift Points can neither be exchanged for cash nor refunded; and are not transferable or saleable. For details of the Rewards Gift Points terms and conditions, please refer to Gift Point Redemption Catalogue.
14. Any fraud and abuse will result in the forfeiture of a cardholder's eligibility to participate in the program. Should the transaction be canceled after the Rewards Gift Points being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.
15. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions without prior notice.
16. All information and images are for reference only. All matters and disputes will be subject to the final decision of the Company.
17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
18. No person other than the cardholders and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

General Terms & Conditions of “Designated Online Merchants Offers”:

1. Unless otherwise specified, the “Designated Online Merchants Offers” commences from 1 September to 31 October 2017 (both dates inclusive).
2. Unless otherwise specified, merchant offers of Agoda, Ctrip and Expedia are only applicable to make prepaid hotel booking with the payment settled by Applicable Card.
3. Unless otherwise specified, cardholders will only be eligible to enjoy the Designated Online Merchants offers by settling the online retail spending transaction with Applicable Card through the designated websites/webpages/mobile applications (please refer to the promotion materials for the details of designated websites/webpages/mobile applications) or online payment systems of the Designated Online Merchants (the “Participating Merchants”). The merchant offer of Agoda is not applicable to any BOC CUP Dual Currency Credit Card, whereas the merchant offer Hotels.com, Amazon and Rakuten Global Market are only applicable to BOC MasterCard Credit Card.
4. The price, itinerary, flight schedules and/ or relevant arrangements are subject to change without prior notice.
5. To enjoy the offers, full payment must be made by an Applicable Card within the Promotion Period (excluding any taxes, fuel surcharges, single room supplement fees, extended stay charges, handling fees, insurance premiums, visa fees and service surcharges etc.). Discount offer amount will be instantly deducted from the total transaction amount (excluding any taxes and hotel surcharges).
6. Unless otherwise specified, offers are applicable to online transaction only. No changes or cancellations are allowed once the online booking is confirmed.
7. Confirmation of all hotel offers is subject to the final hotel room availability. The Participating Merchants reserve the right to apply a surcharge during peak periods. For more information please refer to the relevant price list.
8. To enjoy the relevant merchant offers of Participating Merchants, cardholders must register as members and/or input an offer/promotion code/the first 6 digits card number of Applicable Card before making the transactions. The Company and the Participating Merchants accept no liability if cardholders are not able to input relevant offer/promotion code/the first 6 digits card number of Applicable Card or register as members before making the transactions and resulting a failure in enjoying the relevant online merchant offers.
9. For the offer availability details, stay period/usage term of hotel/flight booking and other terms and conditions of Participating Merchants, please contact the Participating Merchants for details.
10. Unless otherwise specified, offers carry no money value and cannot be used in conjunction with any other promotional offers, exchanged for cash or other products, services, discount and are non-transferable.
11. All images and details are for reference only.
12. The Company accepts no liability for the quality of or any other matters relating to the food, products and services provided by the Participating Merchants. The Participating Merchants are

solely responsible for all obligations and liabilities relating to the food, products and services on Offers.

13. The Company and the Participating Merchants reserve the right to change, suspend or terminate the Offers or its terms and conditions at its sole discretion without prior notice.
14. All the matters and disputes will be subject to the final decision of the Company and the Participating Merchants.

Agoda Merchant Offer - Terms & Conditions:

1. Offer is applicable to Agoda App and hotels marked 'promo eligible'.
2. Offer is not applicable to BOC CUP Dual Currency Credit Card. 6% off and 8% off hotel booking via website and application respectively for all destinations.
3. Offer is only applicable to the booking of 1 hotel and 1 type of room.
4. The promotion eligibility will expire if the cardholders do not finish checkout in 2 hour after redirection from designated URL (www.agoda.com/bochk). Cardholders need to be redirected through the designated URL (www.agoda.com/bochk) again to reactivate the promotion eligibility after timeout.(www.agoda.com/bochk).
5. To enjoy Agoda App offer, cardholder must redirect from the designated URL to Agoda App by using mobile device.
6. Hotel bookings made directly through the Agoda App or Agoda mobile site (www.agoda.com) by using mobile device will not be eligible for the offer, and refunds will not be arranged.
7. The Promotion discount is applicable to accommodation room charges only (excluding local taxes, service fees, extra charges, personal consumptions and the like).

Ctrip Merchant Offer - Terms & Conditions:

1. Offer is applicable to Ctrip members and Ctrip.com.hk website and mobile App (Traditional Chinese & English Version 4.6 or above).
2. Only one promo code can be applied to each booking.
3. Promo codes are only valid when paying in HKD.
4. Hotel cancellation and prepayment policies may vary according to room type. Please refer to the room policies upon reservation.

Expedia Merchant Offer - Terms & Conditions:

1. Offer is only applicable for the first 2,000 eligible online spending transactions, it will be automatically resumed to 10% off hotel booking for all destinations once the offer quota is full.
2. Offer is applicable to one time only per each transaction. In a multiple-room booking, the offer will be applied to only one room.
3. Offer is only applicable to those aged 18 or above.
4. Please visit <https://www.expedia.com.hk/p/corporate/coupon-exclude-hotels> for a list of non-participating hotels.

Hotels.com Merchant Offer - Terms & Conditions:

1. Offer is only applicable to 1 October to 31 December 2017.
2. Offer is only applicable for the first 3,000 eligible online spending transactions, it will be automatically resumed to 8% off hotel booking for all destinations once the offer quota is full.
3. Offer is only applicable to booking by 11:59 pm Hong Kong time on 31 December 2017 on dedicated link (Hotels.com/BOCI-HK) and the accommodation must be completed by 31 March 2018.
4. Offer is only applicable to those aged 18 or above and must pay the accommodation fee at the time of booking.
5. Offer is applicable to one time only per each transaction and cannot combine with other offers (including collect or redeem Welcome Rewards nights).
6. Please visit
http://www.hotels.com/page/hotel-exclusions-apac/?pos=HCOM_ASIA&locale=en_HK for a list of non-participating hotels.

Emirates Merchant Offer - Terms & Conditions:

1. Offer is only applicable to 1 October to 17 December 2017.
2. The Offer is valid for Emirates Airline Business Class and Economy Class one-way or return journeys for departure from Hong Kong to the destinations operated and designated by Emirates Airline in Bangkok, India, Pakistan, The Middle East (except Jeddah and Madinah), Europe, Africa and North & South America during the following travel periods:
 - Travel periods for Bangkok: 3 October to 17 December 2017, 27 December 2017 to 9 February 2018, 19 February to 27 March 2018 and 3 April to 25 June 2018.
 - Travel periods for the rest of the destinations: 3 October to 31 December 2017, 12 January to 9 February 2018, 19 February to 27 March 2018 and 3 April to 25 June 2018.
3. The Offer is valid for a maximum of five travellers travelling together on the entire journey. The Cardholder who made the payment must travel with all companions on the entire journey, and in the same booking

“Alipay HK” Merchant Offer - Terms & Conditions:

1. Terms and conditions apply. Please refer to www.boci.com.hk/s/15780/e for details.

Amazon Merchant Offer - Terms & Conditions:

1. Offer is only applicable from 09:00 a.m. Friday and 11:59 p.m. Sunday.
2. Cardholders are entitled to enjoy free shipping to Hong Kong or Macau upon a single net transaction of JPY¥8,000 or above (product price only, excluding shipping fee, handling fee, gift wrap charges and import fee deposit) and input the relative promo code “MASTERCARDHK”.
3. To qualify, purchases must be shipped to an address in Hong Kong or Macau using AmazonGlobal Standard Shipping. To enjoy the offer, cardholders are required to select the “AmazonGlobal Standard Shipping” option at the “Choose your shipping options” page before

settling the payment.

4. Offer is only applicable to items sold by amazon.co.jp that can be shipped to Hong Kong or Macau directly. This offer does not apply to Amazon Marketplace items.
5. Offer can be used only once per Amazon account per week. The number of promotional codes is limited. Offer is on a first-come, first-served basis.
6. Terms and conditions apply. Please refer to www.amazon.co.jp/mastercardhk for details.

Rakuten Global Market Merchant Offer - Terms & Conditions:

1. Terms and conditions apply. Please refer to www.boci.com.hk/s/16101/e for details.