

#### Gift Point Redemption Program:

1. The Gift Point Redemption Program will be effective from 1 May 2011 until further notice.

#### Year(s) of Cardholding Discounts Terms and Conditions:

1. Cardholders are eligible to enjoy different loyalty discounts based on the Year(s) of Cardholding. For details, please refer to Gift Point Redemption Leaflet which may be revised from time to time by BOC Credit Card (International) Limited ("the Company") and / or relevant Terms and Conditions of respective related promotions.
2. The "Year(s) of Cardholding" will be calculated based on the longest held BOC Credit Card, which is still valid and in good standing (except for cancelled Credit Card, BOC GreatWall International Credit Card, BOC Express Cash and Cards issued in Macau).
3. The "Year(s) of Cardholding" of Commercial Card will be calculated based on the card issued date of each individual Cardholder's account and not by the Company account open date.
4. Cardholding Discounts are not applicable to BOC Credit Card Superior Travel Awards, annual fee waiver, Bonus Cash Scheme from y-not Card and the selected Gift Redemption Programs of respective co-branded cards (including but not limited to Instant Cash Rewards by BOC SINO Visa Card and the redemption of KrisFlyer Miles by BOC Singapore Airlines Visa Platinum Card) and any other programs specified by the Company from time to time.
5. The Company reserves the right to change the Terms and Conditions herein and has the right to change, suspend and terminate the program at its sole discretion from time to time without prior notice.
6. Should there be any discrepancies or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

#### BOC Credit Card Gift Redemption Program Terms and Conditions:

1. BOC Credit Card Gift Redemption Program ("the Program") is only applicable to Credit Cards that are issued in Hong Kong bearing with ㊦ logo (excluding BOC GreatWall International Credit Card, USD Card, BOC Purchasing Card, BOC Express Cash, BOC Prepaid Card, Private Label Card and the participants of the Cash Rebate plan) ("eligible Credit Card"). Cardholder of BOC CUP Dual Currency Credit Card is entitled to enjoy the offer by using the account dominated in Hong Kong currency.
2. Subject to the requirements stated thereafter, Cardholder of eligible Credit Card who successfully conducts any one of the eligible transactions set out below will entitle to participate the Program:
  - (a). retail purchase
  - (b). cash advance
  - (c). Cash Before Card Service
  - (d). Online bill payment (only applicable to Platinum and Titanium Cardholder, payments to Inland Revenue Department or under the merchant category of "Banking or Credit Card Service", "Securities Broker", and "credit service" are not entitled to earn Gift Point)Cardholder is entitled to earn 1 Rewards Gift Point ("Gift Point") for every HK\$1 spent or for every RMB1 spent with BOC CUP Dual Currency Credit Card (charges of annual fee, any handling fee, balance transfer and cash installment plan are not entitled to earn Gift Point). The Program does not apply to any transaction / merchant category as BOC Credit Card (International) Limited (the "Company") may at its sole discretion determine from time to time. The Program does not apply to the BOC CUP Dual Currency Card spending in Mainland China for the purpose of property, motor vehicle, fuel, air ticket, hospital and the settlement of school fees, as well as purchases in wholesale and supermarkets. The Company reserves the right to change the above mentioned categories and merchants from time to time at its sole discretion.
3. All Gift Points earned by Main Card and Additional Card Cardholders will be pooled together for gift(s) and cash coupon(s) redemption and can be redeemed by Cardholders (including Main and Additional Card). Gift Points from various eligible Credit Card under the same Main Card Cardholder can be pooled together for redemption. The Gift Point retention period is 3 years for Platinum Card and 15 months for the remaining card types. Gift Points earned by each Commercial Card cannot be pooled together for gift(s) / cash coupon(s) redemption.
4. The Company reserves the right to reject any redemption request and/or to cancel all the given Gift Points if a Cardholder breaches the provision of the Card User Agreement, cancels the card or defaults in card payment.
5. Gift Point(s) of a cancelled card account and expired Gift Point(s) will be cleared automatically and will not be accepted for gift(s) / cash coupon(s) redemption.
6. Gift Point(s) applicable to redemption are those posted in a Cardholder's latest monthly statement. If a card account does not have sufficient Gift Point(s) to meet the required number of Gift Point(s) specified in a gift / cash coupon redemption request, the redemption order will be automatically cancelled.
7. The offer of "Annual Fee Waiver" is only applicable to Main Card Cardholder and must be redeemed one month in advance before the card expiry date.
8. Upon acceptance of a gift / cash coupon redemption request, the required Gift Points to be deducted will be processed as per Cardholder's given instructions and other payment means will not be accepted. Transaction details will be shown on the monthly statement that follows. All confirmed requests can neither be cancelled nor changed.
9. Under normal circumstances, gift / cash coupon redemption letter will be posted to Cardholder's mailing address within 3 to 4 weeks after gift / cash coupon redemption order has been accepted. Cardholder can collect gift(s) / cash coupon(s) at designated redemption center in person or authorize a third party in writing for collection.
10. Upon request, the total value of cash coupons that worth less than HK\$500 will be sent by ordinary post and cash coupon with the total value of HK\$500 or above (per single redemption) will be posted to Cardholder's mailing address by registered mail at no extra cost.
11. The Company does not accept liability of any lost, damaged, stolen or defaced gift(s) / cash coupon(s) and will not resend or replace it.
12. Gift(s) / Cash coupon(s) for redemption are on a first-come-first-served basis and are only available while stock lasts.
13. Any fraudulent use or abuse of the Program or the redemption process may result in forfeiture of the accrued Gift Point(s) as well as the cancellation of the card account(s). The Company further reserves the right to take such legal actions as may be appropriate in such instances.
14. The Company accepts no liability for the quality of or any matter relating to the gift(s) / cash coupon(s). The relevant merchants / suppliers are solely responsible for the obligations and liabilities relating to the gift(s) / cash coupon(s). The Company reserves the right to change, suspend or terminate the Program or to amend its Terms and Conditions at its sole discretion without prior notice.
15. All matters and disputes are subject to the final decision of the Company and merchants / suppliers.
16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

#### Instant Cash Rewards Terms and Conditions:

1. Instant Cash Rewards (the "Offer") is only applicable to Credit Cards that are issued in Hong Kong bearing with ㊦ logo, (excluding BOC GreatWall International Credit Card, USD Card, BOC Purchasing Card, BOC Express Cash, Cards issued in Macau, Intown Virtual Credit Card, BOC Prepaid Card, Private Label Card and the participants of Cash Rebate plan) ("eligible Credit Card").
2. Cardholder is entitled to convert Gift Points to instant cash discount at designated merchants on the basis of every 200 Gift Points equals to HK\$1 instant cash discount and the residue transaction amount must be settled by a valid eligible Credit Card. Different redemption rate will be according to the Years of Loyalty. For details, please refer to the Gift Point Redemption Leaflet or relevant Terms and Conditions of the related promotion(s) / offer(s).
3. Redeemed Gift Points will be instantly deducted from Cardholder's eligible Credit Card account(s).
4. Gift Points from Main Card(s) and Additional Card(s) under the account of the same Cardholder can be pooled together for redemption. This offer is only applicable to Main Card Cardholder. Where the Gift Points required for redemption are insufficient, such Gift Points will be deducted by using points from the eligible Credit Card close to expiry. The status of the eligible Credit Card account must be valid and in good standing at the time of redemption.
5. All Gift Points cannot be exchanged to cash and any other product and is not transferrable.
6. The maximum redeemable amount of Instant Cash Reward is subject to the transaction amount.
7. This offer is only applicable for such product / service as may be specified by a participating merchant.
8. Gift Points valid for redemption are those posted on the latest account monthly statement(s). Where the Gift Points available are insufficient to cover the transaction amount, the shortfall will be debited from the specified eligible Credit Card.
9. Once Gift Points have been redeemed, all transactions cannot be changed, refunded or cancelled and all redeemed Gift Points cannot be returned. All product redeemed cannot be changed or refunded.
10. Any fraudulent use or abuse of the Program or the redemption process may result in forfeiture of the accrued Gift Point(s) as well as the cancellation of the card account(s). BOC Credit Card (International) Limited (the "Company") further reserves the right to take such legal actions as may be appropriate in such instances.
11. The offer is subject to the Terms and Conditions of the Company and the participating merchants. Please refer to respective offers / promotions or make enquiry to the Company and the participating merchants for more details.
12. The Company and the participating merchants reserve the right to change, suspend or terminate the offers / promotions or to amend the Terms and Conditions at its sole discretion without prior notice.
13. All matters and disputes are subject to the final decision of the Company and merchants / suppliers.
14. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

#### BOC Credit Card Superior Travel Awards Terms and Conditions:

1. Cardholder who wishes to participate in the Superior Travel Awards (the "Program") or who is already a member of Asia Miles, Companion Club, Eastern Miles or Sky Pearl Club must enroll in the Program in order to transfer Gift Points to air mileage. Cardholders may download / obtain the registration form at the website of BOC Credit Card (International) Limited (the "Company") or by calling the 24 hours Customer Service Hotline. For registration and redemption, holders of BOC CUP Dual Currency Credit Card will have to use Credit Card account dominated in Hong Kong currency.
2. The Program is only applicable to Credit Cards that are issued in Hong Kong bearing with ㊦ logo (excluding BOC GreatWall International Credit Card, USD Card, BOC Purchasing Card, BOC Express Cash, BOC Prepaid Card, Private Label Card and participant of the Cash Rebate plan. ("eligible Credit Card").
3. Only enrolled Cardholders whose eligible Credit Card are valid and in good standing will be entitled to transfer the Gift Points to the respective air mileage.
4. For Asia Miles, every 15 Gift Points is equivalent to 1 Asia Mile. For first time redemption, the minimum level shall be 15,000 Gift Points or 1,000 Asia miles. Redemption shall be in the multiple of 7,500 Gift Points or 500 Asia Mile thereafter.
5. For China Eastern Airlines (Eastern Miles) and China Southern Airlines (Sky Pearl Club), every 12 Gift Points is equivalent to 1 Eastern Miles Point / Kilometer. For first time redemption, the minimum level shall be 12,000 Gift Points or 1,000 Eastern Miles Point / Kilometers. Redemption shall be in the multiple of 6,000 Gift Points or 500 Eastern Miles Point / Kilometers thereafter.
6. For Air China, every 8 Gift Points is equivalent to 1 Kilometer. For first time redemption, the minimum level shall be 8,000 Gift Points or 1,000 Kilometers. Redemption shall be in the multiple of 4,000 Gift Points or 500 Kilometers thereafter.
7. Gift Points from various eligible Credit Card under the same Main Card Cardholder can be pooled together for redeeming air mileage. The Program is only applicable to Main Card Cardholder.
8. Once a redemption request has been accepted and processed by the Company, all Gift Points so redeemed and deducted from Cardholder's eligible Credit Card account cannot be restored. Transaction will take up to 4 to 6 weeks to complete.
9. Any fraudulent use or abuse of the Program or the redemption process may result in forfeiture of the accrued Gift Point(s) / air mileage as well as the cancellation of the card account(s). The Company further reserves the right to take such legal actions as may be appropriate in such instances.
10. The Company accepts no liability for the Gift Points transferred to any of the participating airline(s) under this Program or for the actions taken / contemplated by a participating airline(s) in connection with its mileage program or otherwise.
11. Cardholder is subject to and must comply with the Terms and Conditions of respective participating airline(s) in which they have enrolled. Cardholder who has successfully applied for the mileage program will be notified of the Terms and Conditions by the participating airline(s).
12. The participating airlines may change its program rules including regulations, policies, benefits, participation conditions or mileage levels, in whole or in part, at any time with or without prior notice, even though such changes may materially affect the value of the free mileage already accumulated.
13. The Company reserves the right to change, suspend or terminate the Program or to amend its Terms and Conditions at its sole discretion without prior notice.
14. All matters and disputes are subject to the decision of the Company and airlines.
15. Should there be any discrepancy and inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.