

**Terms and Conditions for BOC Express Cash Card “Cash Before Card” Service:**

1. The minimum amount for “Cash Before Card” is HK\$1,000 or the amount specified by BOC Credit Card (International) Limited (the “Company”) from time to time. The “Cash Before Card” amount shall not exceed the customer’s available credit limit.
2. “Cash Before Card” is a cash advance transaction. A handling fee of 2% of the transaction amount plus HK\$20 per transaction will be charged for each “Cash Before Card ” transaction upon approval of application subject to waiver or deduction offer of handling fee in different promotion program, if any.
3. Interest will be accrued from the day when “Cash Before Card ” is effected. The Company reserves the final right to amend the interest rate. Please refer to the card mailer along with BOC Express Cash Card for interest rate.
4. The Company reserves its right to debit a handling fee (maximum HK\$300) to the relevant account without prior notice if the loan disbursement of “Cash Before Card” is declined due to the account status of the designated account of the customers.
5. The Company reserves the right to approve or decline any “Cash Before Card” application at its sole discretion without assigning any reason.
6. All approved “Cash Before Card” applications are irrevocable.
7. If the customers apply for “Cash Before Card” via “iService” of the Company,
  - (a) the total amount of iService shall not exceed a daily limit of HK\$100,000 or the customer’s available credit limit (whichever is lower), or the amount specified by the Company from time to time; and
  - (b) application submitted not later than 3:00pm (Hong Kong time) on Monday to Friday or 10:00am (Hong Kong time) on Saturday (except for public holiday) (“Processing Time”) will be processed on the same day, otherwise it will be processed on the coming Processing Time; and
  - (c) customers will be notified by email one day after the submission date if the application for “Cash Before Card” is processed successfully. Customers can check out the transaction status via the “Transaction Enquiry” under the “Cash Before Card” section in “iService”.
8. The “Cash Before Card” is not applicable to accounts in breach of the User Agreement, being cancelled or with a past due record.
9. The entire amount of the approved “Cash Before Card” will be disbursed to the sole name account designated by the customer. An inward remittance fee may be charged by the beneficiary bank. Please contact the beneficiary bank for details.
10. The Company reserves the right to change, suspend or terminate the promotion offer or to amend its terms and conditions at its sole discretion at any time without prior notice. All matters and disputes will be subject to the final decision of the Company.
11. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.