

Exclusive privileges for BOC Sino VISA Cardholder

The most attractive "Instant Rewards" offer in town

BOC Sino VISA Card now brings you a most irresistible and exclusive offer! With only 15,000 Reward Gift Points cardholders can redeem \$100 cash rebate. Spend more, rebate more! Simply spend with your BOC Sino VISA card in a Sino Group shopping mall, present the sales slip at either the concierge counter or the customer service centre to **redeem \$100 cash rebate with just 15,000 Reward Gift Points.**

tmpl plaza
屯門市廣場

奧海城
Olympian City

citywalk
荃新天地

中·港·城
China House Kowloon

EMPIRE CENTRE
帝國中心

TSIM SHA TSUI
尖沙咀中心

Gold Coast Piazza
黃金海岸商場

藍灣廣場
ISLAND RESORT MALL

1. BOC Sino VISA Cardholders can convert Reward Gift Points to instant cash rebate on the basis of 150 Reward Gift Points to HK\$1 cash rebate. 2. Redeemed Reward Gift Points will be deducted from the respective card account. 3. Reward Gift Points for redemption can only be pooled by a BOC Sino Credit Card main card account holder from related personal and additional card accounts. The pooling offer is not available to additional cardholders. 4. Valid Reward Gift Points for redemption are those posted on the latest account monthly statement(s). 5. The card account must be normal, valid and in good standing when the cardholder redeems the cash rebate. 6. Redeemed cash rebate cannot be changed, reversed or exchanged for a refund after acceptance. 7. Related sales invoice / receipt (identifying the eligible Sino Group shopping mall merchant by name, and displaying clearly the transaction amount complete with date) and the BOC Sino VISA Credit Card sales slips have to be produced in support of cash rebate redemption. 8. Instant cash reward redemption will only be accepted for processing at the same Sino Group shopping mall where the eligible retail transaction takes place and on the same day of the transaction. The redemption time is subject to the opening hours of the specific customer service centre or concierge counter. 9. The maximum redeemable amount of cash rebate is entirely subject to the transaction amount, while the minimum redemption amount is HK\$1, that is for each block of 150 reward gift points. 10. Redeemed cash rebate will be credited to the respective BOC Sino VISA Credit Card main card account by 2 working days and the entry will be shown in the card statement that follows. 11. The cash rebate offer is subject to the terms and conditions of BOC Credit Card (International) Ltd (the "Company"). 12. The Company, Sino Club and Sino Group shopping malls each reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion without prior notice. 13. All matters and disputes will be subject to the final decision of the Company, Sino Club and Sino Group shopping malls.

Gift Point Program

You can earn Gift Points¹ upon spending with your BOC SINO VISA card (in the ratio of HK\$1 spending = 1 Gift Point), including retail spending, cash advance, cash before card service, autopay or Octopus AAVS.

¹ The Gift Point Program is not applicable to those transactions in the merchant or service categories of "Balance Transfers", "Bank or Credit Card Service", "Credit Services", "Securities Brokers", "Inland Revenue Department" and under the bill type of "Policy Loan Repayment". BOC Credit Card (International) Ltd (the "Company") reserves the right to change the above categories of transactions and merchants at any time without notice.

² With effect from 19 May 2014, payment of "Policy Loan Repayment" through online channel will not be entitled to any Gift Point or Cash Rebate offer.

General terms and conditions:

1. The offers are subject to terms and conditions. Please visit www.sino-club.com for details. 2. The offers cannot be used in conjunction with other promotional offers. 3. The offers cannot be exchanged for cash, other products or services. 4. Sino Group and its relevant subsidiaries and departments, Sino Club and the respective merchants reserve the right to suspend, terminate and change the offers and the terms and conditions from time to time without prior notice. 5. In case of disputes, the decision of BOC Credit Card (International) Ltd, Sino Group and its relevant subsidiaries and departments, Sino Club and the respective merchants shall be final.

For details, please refer to the Terms and Conditions of the above offers.

Interest rates of BOC Credit Card for retail spending and cash advance are both 31.20% p.a. The APR of retail spending and cash advance are 34.71% and 36.91% respectively. The APR is calculated in accordance with the guidelines laid down in the Code of Banking Practice. If you pay less than the minimum payment on or before the relevant due date on two or more occasions over the preceding 12 consecutive monthly statements ("Triggering Event"), we will charge an overdue interest rate of 4% over the basic interest rate ("Overdue Interest Rate") applicable to the outstanding balance of your credit card account. The Overdue Interest Rate shall be applied during the period from the day following the date of the statement first issued after the occurrence of the Triggering Event until the date of the statement first issued after the cessation of the Triggering Event. All preferential interest rates applicable to your credit card account will be suspended until such time as the Overdue Interest Rate ceases to apply.

Please refer to BOC Credit Card (International) Limited Card User Circular for the Terms & Conditions.



Exclusive Privilege for Sino residents – Management Fee Autopay

Sino residents can settle their management fee by autopay using the BOC Sino VISA Card. This ensures that your payment is always on time and earns bonus points. T: 3177 3838

1. Applicable to selected Sino residential properties only. 2. The management fee autopay is only applicable for payment of the amount of HK\$10,000 or below. 3. Direct Debit Authorisation Form is available at the estate's customer service centre.



Property

Show flat previews and property-related privileges T: 2132 8528



Property Leasing

Enjoy a cash bonus of 50% of the monthly net rent (up to HK\$50,000) by successfully referring a friend or relative who directly leases selected Sino properties. Residential T: 8207 7608 Industrial T: 8338 1338 Office T: 8336 3888 Retail T: 8207 7320

1. The "Referral Bonus Programme" is not applicable to transactions referred by property agents. As a referee of the "Referral Bonus Programme", cardholders are advised not to carry out any estate agency work in the course of business without licence during their participation process; otherwise, the cardholder may violate the Estate Agents Ordinance. Sino Club, Sino Group and its relevant subsidiaries and departments accept no responsibilities arising from matters in relation to the "Referral Bonus Programme". 2. Applicable to selected properties only (excludes Central Plaza). 3. The lease term should not be less than 14 months. 4. The bonus is only payable to the cardholder upon successful execution of the relevant binding Leasing Agreements. 5. 50% of monthly net rent cash bonus (up to HK\$50,000) will be sent to the cardholder by cheque by registered mail upon successful execution of the relevant binding Leasing Agreements and completion of all formalities and procedures thereunder. 6. The monthly net rent does not include management fees, government rates, government rent, car parking spaces and other allowance or subsidies provided by the landlord. 7. Not applicable to lease contract renewals. 8. Cannot be used in conjunction with other promotional offers. 9. BOC Sino VISA Card must be presented to enjoy the offer.



Parking

Up to 20% discount on hourly parking at selected Sino carparks T: 3112 7333

1. Cardholder must be the registered owner of the vehicle as appeared on the Vehicle Registration Document. The parking privilege application form must be completed to enjoy the offer. The form is available at www.sinoclub.com for download. Only one Octopus Card and plate number registration will be accepted per cardholder. 2. Cardholder's Octopus card must be registered in advance. The registered Octopus card must be used for entry, exit and payment, other modes of entry (e.g. hourly ticket) and payment methods (e.g. cash) are not accepted. 3. Applicable to selected Sino carparks only, please refer to www.sinoclub.com for details. 4. Applicable to private car / van only, other types of vehicles are not eligible.



Sino Group of Hotels

Year-round "Best Discount Guaranteed" dining privileges at Sino Group of Hotels restaurants Royal Pacific Hotel T: 2738 2322

1. BOC Sino VISA Card must be used to settle payment and must be presented at the time of order. 2. Subject to 10% service charge based on original value. City Garden Hotel T: 2887 2888

One complimentary dinner buffet during your birthday month Hong Kong Gold Coast Hotel T: 2452 8448

1. At least one friend or relative (adult) must accompany the dinner buffet patron. 2. HKID card must be presented to enjoy the offer. 3. BOC Sino VISA Card must be used for payment and offer redemption request must be made at the time of reservation. Island Pacific Hotel T: 2131 5908

A complimentary drink at dinner for each main course ordered from the a la carte menu

1. Each cardholder can only receive a complimentary glass of soft drink, chilled orange juice or house wine once with each main course order. 2. Not applicable on public holiday events, public holidays, during festive days or during days with special events as specified by the respective hotel. 3. BOC Sino VISA Card must be used to settle payment and must be presented at the time of order.

50% discount published room rates on Room Tariff

1. Room rates are based on original value. 2. BOC Sino VISA Card must be used to settle payment and must be presented at the time of reservation. 3. All room rates are subject to 10% service charge, prevailing government tax and availability.

Sino Group of Hotels include Hong Kong Gold Coast Hotel, The Royal Pacific Hotel and Towers, City Garden Hotel and Island Pacific Hotel.

Website: www.sino-hotels.com.

BOC Credit Card Superior Travel Awards

Through BOC Credit Card Superior Travel Awards, you can redeem Asia Miles, Miles of Air China, China Eastern Airlines and China Southern Airlines anytime for free flights and/or class upgrade without handling fee, making your travel dream come true.



24-hour Promotion Hotline : 2108 3288
BOC Credit Card Website : www.boci.com.hk
Sino Club Website : www.sino-club.com