

BOC CUP Dual Currency Platinum Card Perpetual Annual Fee Waiver Application Form

Referral Branch / Dept. No. _____

Staff No. 00 _____

Staff Tel. No. _____



ALL SC=311 RoadShow SC= _____

Please submit the completed application form with the supporting documents to **BOC Credit Card (Int'l) Ltd., 3/F, Bank of China Centre, Olympian City, 11 Hoi Fai Road, West Kowloon.**

Please complete in BLOCK Letters and put a "✓" in the appropriate box. BOC Credit Card (International) Ltd. ("the Company") will on the basis of your supporting documents make the final decision either to decline or approve your application and decide on the card type offered, including credit limit, without notice. A full time student applicant should complete a "BOC Credit Card Student Application Form" (this application form is not applicable for full time students).

CRC50

Promotion Period: From now until 30 June 2017

TYPE OF CREDIT CARD APPLIED

BOC CUP Dual Currency Platinum Card (504)(PM000)(FW) (Perpetual Annual Fee Waiver) BOC i-card (502)(PM0983)(FW) (Perpetual Annual Fee Waiver)

Annual Income Required HK\$150,000

CSET=M14

WELCOME GIFT SELECTION (for main card applicants only)

Welcome offer is only applicable to new card applicants. Applicant may choose one welcome gift only. Please refer to the Terms and Conditions of Welcome Gift Offer attached. **If the applicant does not specify or choose more than one welcome gift, BOC Credit Card (International) Limited ("the Company") will select one for the applicant.**

UA Cinemas Movie Voucher (4 pcs) (w3) or

Philips Soymilk and Soup Maker (WH) or

"Interest-Free Cash Installment" Loan up to HK\$80,000#
(Available to main card applicant only) (VP)

Please fill in details as required below if opt for "Interest-Free Cash Installment" Loan: (A000000000)

Name of Receiving Bank: _____

Account No.: _____

The designated receiving bank account shall be a savings or current bank account with a bank in Hong Kong under the name of the Main Card applicant. **Please provide a copy of the monthly statement or the front page of the passbook of such bank account (copy must indicate clearly the name of the account holder and account number).**

PERSONAL DATA

Name in English _____

Chinese Name _____ Formerly Used Name/Alias (if applicable)(Please provide proof(s))

Nationality _____ ID Card No. (Please attach copy)

Marital Status Single Married Divorced Age _____

Date of Birth DD/ MM/ YY Sex M F

^ Residential Address (P.O. Box is not acceptable)

Room/Flat _____ Floor _____ Block _____

Name of Building/Estate _____

No. & Name of Street _____

District _____ HK KLN NT

My permanent address is different from the above (please provide permanent address proof)

Years of Residence _____ ^ E-mail Address _____

To receive promotional materials from the Company by e-mail, please fill in this part.

^ Hong Kong Residential Tel. No. _____	Country Code _____ -	Area Code _____ -	_____
^ Mobile Phone/ Pager No. _____	Country Code _____ -	Area Code _____ -	_____
Accommodation			
<input type="checkbox"/> Private Property (Mortgaged) <input type="checkbox"/> Home Ownership Scheme Housing (Mortgaged) <input type="checkbox"/> Rented			
Monthly Installment / Rental: <input type="checkbox"/> Singly <input type="checkbox"/> Jointly HKD _____			
<input type="checkbox"/> Self-owned (Not Mortgaged) <input type="checkbox"/> Public Housing / Tenants Purchase Scheme			
<input type="checkbox"/> Relatives <input type="checkbox"/> Quarters / Others			
Education <input type="checkbox"/> University or above <input type="checkbox"/> Post Secondary <input type="checkbox"/> Secondary			
<input type="checkbox"/> Primary <input type="checkbox"/> Others			
^ Customers' contact information (including but not limited to mobile phone number and email address) may be used for notifying important matters relating to their credit card accounts. If the relevant contact information is not provided, you will not be able to receive important risk notifications from the Company and the service of your credit card may be affected.			

JOB INFORMATION

Employed by (non-contract) Self-Employed Contract (Date of Termination of contract _____)

Housewife Retired Others _____

Employer/Company Name in English _____

Employer/Company Name in Chinese _____

Employer/Company Address in English

Room/Flat _____ Floor _____ Block _____

Name of Building _____

No. & Name of Street _____

District _____ HK KLN NT

Company Tel. No. _____ Country Code _____ - Area Code _____ - Ext. _____

Monthly Salary (HKD) _____ Business Nature _____

Position _____ Years of Service Y _____ M _____

CONNECTED PARTIES

As at the date of this application, are you one of the following persons or their relatives: director/supervisor/chief executive/senior management and key staff/chairman of committee/head of department/head of branch/lending officer/controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller/minority shareholder controller/director/senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control? Would any of your guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?

No, I/We confirm that I am/we are not any of the above persons or their relatives. I/We undertake to notify BOCHK and the Card Company promptly should my/our status change, i.e. I/we become one of the above persons or their relatives.

Yes, please complete the following information.

Chinese Name _____ English Name _____

Company's Name _____

Department _____

Relationship with Applicant _____

OTHER INSTRUCTIONS

Settings of Correspondence Address/Statements:

Please set up my Correspondence Address using Residential Address Company Address

If you have registered for Internet Banking Services of Bank of China (HK) / Nanyang Commercial Bank / Chiyu Bank or Online Services of the Card Centre, you will receive e-Statements of the credit card(s) approved under this application by default but not paper statements. You may change the statement setting online anytime. Please note that e-Statement will be provided to you pursuant to the "Terms and Conditions for Online Services of BOC Credit Card (International) Limited". You may refer to and read the said Terms and Conditions at the website of BOC Credit Card (www.boci.com.hk). By activating or using the approved BOC Credit Card, you are deemed to have accepted the said Terms and Conditions and agreed to be bound by them.

ATM Screen Language : Chinese English

Set-up opt-out of "Over-the-limit Facility" function

I request the Company to set up the parameters for my main and additional credit card(s) (if any) approved as a result of this application to decline over-the-limit transaction whenever it occurs so as to avoid any charge for Overlimit Handling Fee.

If you wish to set-up opt-out of Over-the-limit Facility function for other BOC credit card account(s), please do so separately for each account.

To find out more about the service terms for opting out of the "Over-the-limit Facility" function, please refer to the enclosed Terms and Conditions.

Card Collection: BOC Credit Card collection letters will be sent to you separately. Please select collection location as follows: If applicant is existing BOC Credit Card cardholder, your new credit card will be mailed to your corresponding address which has registered in your BOC Credit Card account accordingly.

Bank of China (Hong Kong)

District	Branch Code	District	Branch Code
Bank of China (HK)-Hong Kong Island			
<input type="checkbox"/> Central District Branch	012349	<input type="checkbox"/> Kwun Tong Plaza Branch	012601
<input type="checkbox"/> Kennedy Town Branch	012560	<input type="checkbox"/> 177 Ngau Tau Kok Road Branch	012651
<input type="checkbox"/> 409 Hennessy Road Branch	012611	<input type="checkbox"/> Kowloon Bay Branch	012866
<input type="checkbox"/> Bank of China Tower Branch	012875	<input type="checkbox"/> Yau Tong Branch	012785
<input type="checkbox"/> Central District (Wing On House) Branch	012916	<input type="checkbox"/> Lam Tin Branch	012815
<input type="checkbox"/> Causeway Bay Branch	012828	<input type="checkbox"/> Prince Edward Branch	012351
<input type="checkbox"/> Heng Fa Chuen Branch	012390	<input type="checkbox"/> Humphrey's Avenue Branch	012394
<input type="checkbox"/> Lee Chung Street Branch	012594	<input type="checkbox"/> Mong Kok Branch	012586
<input type="checkbox"/> Aberdeen Branch	012706	<input type="checkbox"/> Yau Ma Tei Branch	012878
<input type="checkbox"/> King's Road Branch	012737	Bank of China (HK)-NT	
<input type="checkbox"/> North Point Branch	012891	<input type="checkbox"/> On Chee Road Branch	012571
<input type="checkbox"/> Kam Wa Street Branch	012882	<input type="checkbox"/> Tai Po Branch	012591
<input type="checkbox"/> Taifoo Shing Branch	012888	<input type="checkbox"/> 74 Tai Wai Road Branch	012608
		<input type="checkbox"/> New Town Plaza Branch	012695
		<input type="checkbox"/> City One Sha Tin Branch	012565
		<input type="checkbox"/> Ma On Shan Plaza Branch	012805
		<input type="checkbox"/> HKUST Branch	012896
		<input type="checkbox"/> East Point City Branch	012814
		<input type="checkbox"/> Tsuen Wan Branch	012355
		<input type="checkbox"/> Whampoa Garden Branch	012890
		<input type="checkbox"/> Kwai Cheong Road Branch	012802
		<input type="checkbox"/> To Kwa Wan Branch	012918
		<input type="checkbox"/> Metroplaza Branch	012742
		<input type="checkbox"/> 194 Cheung Sha Wan Road Branch	012352
		<input type="checkbox"/> Castle Peak Road (Tsuen Wan)	012880
		<input type="checkbox"/> Sham Shui Po Branch	012552
		<input type="checkbox"/> Kau Yuk Road Branch	012573
		<input type="checkbox"/> Festival Walk Branch	012816
		<input type="checkbox"/> Luen Wo Market Branch	012616
		<input type="checkbox"/> Kowloon Plaza Branch	012898
		<input type="checkbox"/> Sheung Shui Branch	012590
		<input type="checkbox"/> Castle Peak Road (Cheung Sha Wan) Branch	012923
		<input type="checkbox"/> Tuen Mun Town Plaza Branch	012889
		<input type="checkbox"/> Mei Foo Mount Sterling Mall Branch	012566

Bank of China (HK)-Kowloon

Choi Hung Road Branch (San Po Kong) 012646

Wong Tai Sin Branch 012567

Choi Hung Branch (Ngau Chi Wan) 012758

Diamond Hill Branch 012813

Whampoa Garden Branch 012890

To Kwa Wan Branch 012918

194 Cheung Sha Wan Road Branch 012352

Sham Shui Po Branch 012552

Festival Walk Branch 012816

Kowloon Plaza Branch 012898

Castle Peak Road (Cheung Sha Wan) Branch 012923

Mei Foo Mount Sterling Mall Branch 012566

Nanyang Commercial Bank Chiyu Bank _____ Branch

If you wish to have ATM facilities, please apply upon card collection at designated branch.

I **do not wish** BOC Credit Card (International) Limited to use my personal data in direct marketing via the following channel(s) (please use “✓” to select the channel(s)):

- Electronic Channels Mail Personal Call

If you return this Form without ticking any of the above boxes, it means that you do not wish to opt-out from any form of BOC Credit Card (International) Limited (“the Company”)’s direct marketing.

- To improve and provide more comprehensive services to our customers, the Company may provide your personal data to other members of the Group* and other persons^ for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” this box if you **do not wish** the Company to provide your personal data to the above persons for the above purposes.

* The “Group” means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company’s holding companies, wherever situated.

The above represents your present choice regarding whether or not to receive direct marketing materials, and the Company’s intended provision of your personal data to other members of the Group* and other persons^ for their use in direct marketing. This replaces any choice communicated by you to the Company prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Company’s Data Policy Notice.

^ Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

DECLARATION OF CREDIT FACILITIES

Do you have any (Including all loan applications in processing) Secured Loan Products (except Self-residential Mortgage) under other Banks/Financial Institutions OR Unsecured Loan Products under Financial Institutions (except Banks)?

- No Yes (Please fill in the below items if choose “yes”)

Total Other Secured Loan Monthly Instalment Amount (HKD) : \$ _____

Total Other Secured Overdraft O/S Amount (HKD) : \$ _____

Total Other Unsecured Loan Monthly Instalment Amount (HKD) : \$ _____

Total Other Unsecured Revolving Credit O/S Amount (HKD) : \$ _____

YOUR SIGNATURE

I/We declare that the above information is true and complete and hereby authorize BOC Credit Card (International) Ltd (“the Company”) to contact my/our employers, financial and credit reference institutions or any other credit or information source for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my/our application is approved, for the operation of my/our account(s). If I/we are the existing customer(s) of the Company and/or have previously supplied any data to the Company for application purpose, unless I/we provide further updated data in this application form, I/we confirm that all my/our existing records and/or the supplied data are up-to-date. I/We further agrees to notify the Company promptly in writing upon occurrence of any changes to that information, in any event not later than 30 days after such change, and to provide certified copies of any replacement or documents (including supporting and other documents required

under any laws, regulations or guidelines issued by any regulatory or tax authorities, if applicable). I/We acknowledges that the Company has the right to rely on the information obtained or that comes to its knowledge from any source it may consider appropriate to update my/our existing information and may require my/our confirmation if necessary. I/We further authorize the Company to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Company confidentially to (i) the Company’s employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties employed by the Company to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) Bank of China (Hong Kong) Limited and its subsidiaries; and (iv) any third party whose name or logo appears on the Card.

I/We agree and understand that the data held by the Company relating to me/us may be transferred to other places (including places outside Hong Kong) at any time and from time to time where the Company deems necessary.

I/We hereby solemnly and sincerely declare that (i) I/We have not held any credit card that was cancelled by the issuer due to my/our default in payment; (ii) I/We do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness (including without limitation credit card, mortgage, personal loan and other financial arrangement); (iii) I/We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere; and (iv) I/We have carefully and conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I/we see any reason why I/we should do so.

I/We have carefully read and fully understand the attached “Important Terms and Conditions of BOC Credit Card”, terms and conditions of promotional offers, “Terms and Conditions for the Installment Program”, “BOC Credit Card Key Facts Statement”, “Terms and Conditions for opt-out of “Over-the-limit Facility” function”, “Data Policy Notice” (or such others document(s) issued under whatever name from time to time by BOC Credit Card (International) Limited and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data (as the same may be amended from time to time)), and agree to be bound by them (if applicable).

X	
Signature of Main Card applicant (Please do not alter)	Date

BOC CUP Dual Currency Platinum Card providing cross-border spending convenience



BOC CUP Dual Currency Platinum Card, with its international acceptance, offers a wide range of cross-border credit card services as well as merchant privileges in Mainland of China, Hong Kong and Macau. Together with handling fee waiver of the overseas purchases and the brand-new cross-border online bill payment service, the card enables you to enjoy endless convenience and shopping pleasure.

¥\$ Dual currency in one card for greater flexibility

BOC CUP Dual Currency Platinum Card consists of both Renminbi (RMB) and Hong Kong Dollar (HKD) credit card accounts. Transactions conducted in the Mainland will be settled in RMB while those transactions conducted in Hong Kong and overseas will be settled in HKD, enabling you to save currency conversion cost and enjoy greater convenience. The relevant transactions will be shown in the consolidated account statement.

¥\$ Handling fee waiver for overseas spending

You can enjoy handling fee waiver for the Mainland and overseas spending for greater shopping fun.

¥\$ The first cross-border online bill payment service

With BOC CUP Dual Currency Platinum Card, you can settle payment to designated Shenzhen merchants and services through Internet Banking. Moreover, you can set up autopay service for payments to merchants in Shenzhen. What's more, you can enjoy handling fee waiver[△] and earn Gift Points on your spending. For details.

[△] Promotion period of handling fee waiver is until 30 June 2017.

¥\$ Convenient and flexible repayment

BOC CUP Dual Currency Platinum Card offers interest-free repayment period of up to 56 days and a host of convenient payment methods. Moreover, you can settle payment for your HKD or RMB account separately, which means that payment for your HKD account can be settled in HKD while payment for your RMB account can be settled in HKD or RMB.

Methods of payment (in HKD)

PPS / Jet Payment / Autopay / BOCHK Internet Banking / BOCHK Mobile Banking / ATMs, Cash Deposit Machines, Cheque Deposit Machines, branches of BOCHK, Nanyang Commercial Bank or Chiyu Banking Corporation Ltd., / cheque payment by mail.

Methods of payment (in RMB)

BOCHK Internet Banking / BOCHK Mobile Banking / Autopay / ATMs or branches of BOCHK, Nanyang Commercial Bank or Chiyu Banking Corporation Ltd.

¥\$ Pre-set RMB credit limit service for greater security

You can pre-set the monthly credit limit of RMB account for both the main card or/and the additional card.

¥\$ Gift Point Reward Program

You can earn Gift Points¹ upon spending with your card (in the ratio of RMB1 / HK\$1 spending = 1 Gift Point), including retail spending, cash before card service, autopay or Octopus AAVS. Gift Points can be accumulated and combined with those points generated by other BOC credit cards. With the accumulated Gift Points, you can redeem cash coupons or mileage points of Asia Miles, Air China, China Eastern Airlines and China Southern Airlines through the BOC Credit Card Superior Travel Awards.

¹ The Gift Point Program is not applicable to those transactions in the merchant or service categories of "Cash Advance", "Balance Transfers", "Bank or Credit Card Service", "Credit Services", "Securities Brokers", "Inland Revenue Department" and under the bill type of "Policy Loan Repayment", and not to those transactions in the Mainland in the categories of real estate, automobiles, airline tickets, petroleum & gasoline, wholesale, purchases at supermarkets, medical treatments at hospitals or tutorial fees. Merchant or service categories are subject to change and may be defined from time to time by either BOC Credit Card (International) Limited (the "Company") or China UnionPay at its sole discretion. The Company reserves the right to change the above categories of transactions and merchants at any time without notice.

¥\$ Instant Rewards

Simply spend with your card at designated merchants to enjoy “Instant Rewards”, by redeeming HK\$1 instant cash discount with every 250 Gift Points. Moreover, Instant Rewards can also be used at over 3,000 designated merchant outlets, for a full list of these merchants.





¥\$ Wide acceptance across the globe by over 10 Million merchants

With international popularity, BOC CUP Dual Currency Platinum Card is widely accepted by over 10 million merchant outlets marked with  logo in over 150 countries and territories. Hospitals, gasoline filling stations and supermarkets are also included in the merchant list of the Mainland.

¥\$ “SMS Alert” service to protect your card payment

Whenever a card transaction is being processed, our smart system will evaluate the transaction and send SMS notification to your mobile phone whenever deemed necessary.

¥\$ Global cash withdrawal service

With BOC CUP Dual Currency Platinum Card, you can enjoy global cash withdrawal services at more than 1.6 million ATMs marked with  logo or  logo.* Moreover, you can withdraw cash at branches of the corresponding bank (BOCHK Group or NCB) which is shown on the front of the credit card for greater convenience. (You shall perform activation in advance through appropriate channels to enjoy ATM services outside Hong Kong for travel or business trip.)

* Global cash withdrawal service is subject to withdrawal restrictions imposed by the local banks of respective regions. RMB cash withdrawal services in Hong Kong are only available at the ATMs marked with “RMB available at this ATM” logo.

For details on cash advance service fees, please refer to the “BOC CUP Dual Currency Credit Card Fees Schedule”.

¥\$ Pre-set credit limit for additional card

Each main cardholder of the BOC CUP Dual Currency Platinum Card can apply for a maximum of 9 additional cards and pre-set the credit limit for each of them. If the main cardholder applies for additional card(s), each additional card will entitle the main cardholder to 25,000 Gift Points[^] (i.e. the main cardholder can enjoy up to 225,000 Gift Points).

[^] Subject to the designated spending requirements.

¥\$ UPI Premium Service Platform

- Global travel information and assistance
- Medical assistance
- Worldwide Concierge service

Please call UnionPay Premium Service Hotline at (852) 3122 2333 for more details.



Enjoys BOC i-card Privileges benefits

Terms and Conditions are applicable to the above offers and services. For details, please visit www.boci.com.hk.

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

Please Follow WeChat ID



 BOCHK_CC

New customers

can enjoy the following exclusive welcome offers

UA Cinemas Movie Voucher (4 pcs)



or



Philips Soymilk and Soup Maker

- 100% food grade lubricant complied with FDA requirement and NSF registered
- 5 cooking programs: Soymilk, Rice Paste, Pureed Soup, Chunky Soup, Fruit/Veggie Drink
- Advanced Rapid Vortex Cutting Technology cuts beans more finely
- Stainless steel hood & inner pot
- Double stainless steel housing keeps warm and prevent scalding
- 1 hour keep warm
- Capacity: 0.9–1.1L
- 850W
- Size (cm): 21 x 15 x 30

or

“Interest-Free Cash Installment” Loan up to HK\$80,000

- Loan amount of up to HK\$80,000 or 80% of credit limit (whichever is lower)
- No spending requirement, up to 9-month repayment period
- Extra cash for greater financial flexibility



(The above photos and the colors of products are for reference only.)

Promotion Period :
From now until 30 June 2017

WELCOME OFFER

1. The promotion period runs from now until 30 June 2017. Only applicant whose application is approved within the promotion period will be eligible for the welcome offer.
2. There is no spending requirement for the BOC CUP Dual Currency Platinum Card applicants who select “Interest-Free Cash Installment” Loan (the “Loan”) as the welcome offer. The maximum Loan amount cannot exceed HK\$80,000 or 80% of the available credit limit of the relevant card accounts (whichever is lower) whereas the minimum Loan amount is set at HK\$3,000. The Loan shall be repaid by 9 equal monthly installments. BOC Credit Card (International) Limited (the “Company”) has the right to make the final decision on the approved loan amount. Details of the Loan including, but not limited to, the approved amount, the loan tenor and the repayment period will be specified in a loan approval notification letter. Application for the Loan shall be subject to the “Terms and Conditions of Installment Program”. Any amount debited to the account in connection with the Loan shall not be counted towards the award of “Gift Points” or the “Cash Rebate” program. If no payment or payment of less than the outstanding balance of the relevant account is received by the Company on or before the payment due date, fees and charges at a rate as set out in the Fees Schedule shall be charged. Please refer to the Card User Agreement, Terms and Conditions of Installment Program and the Fees Schedule for details.
3. Successful BOC CUP Dual Currency Platinum Card applicants, who select “Philips Soymilk and Soup Maker” as the welcome offer, are required to accumulate spending of HK\$8,800 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program (“Spending”) (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the Dual Currency Credit Card HKD account within the first two months of card issuance in order to be eligible for the welcome offer.
4. Successful BOC CUP Dual Currency Platinum Card applicants, who select “UA Cinemas Movie Voucher (4 pcs)” as the welcome offer, are required to accumulate spending of HK\$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program (“Spending”) (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the Dual Currency Credit Card HKD account within the first two months of card issuance in order to be eligible for the welcome offer.
5. Should the main cardholders have successfully applied for additional cards at the same time, the accumulated spending of each additional card should reach HK\$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program (“Spending”) (online Bill Payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the Dual Currency Credit Card HKD account or HKD Credit Card account within the first two months of card issuance in order to enjoy “25,000 Gift Points” for main cardholders. Each main cardholder can enjoy a maximum of 225,000 Gift Points from additional cards. (Each main cardholder can apply for a maximum of 9 additional cards).

6. Applicants who are existing main cardholders of BOC Credit Card and/or BOC CUP Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Purchasing Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau SAR, Private Label Card and BOC Express Cash Revolving Credit are all excluded), or have cancelled the above cards or were once cardholders of the above cards on or after 1 July 2016 will not be entitled to the welcome offer for main cardholders upon approval of application.
7. If the additional card applicant currently holds BOC Credit Card and/or BOC CUP Dual Currency Credit Card (including main card or additional card), or has cancelled any such card or once held any such card on or after 1 July 2016, the main cardholder will not be entitled to welcome offer for the additional card upon approval of the additional card application.
8. The redemption letter will be sent to main cardholders while Gift Point will be credited to main cardholders' accounts within 4 to 6 weeks after all Spending requirement (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition.
9. Upon confirmation of the selection of the gift, it can not be altered or exchanged for cash or other gifts. If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf.
10. All gifts are available while stocks last. The Company reserves the right to offer an alternative gift of a equivalent or approximate value in case of shortage.
11. If a cardholder has made multiple redemptions or the relevant transaction to fulfill the spending requirement has been cancelled for whatever reason, the Company reserves the right to debit from the cardholder's account the amount equivalent to the cost of the welcome offer of which the cost of "Philips Soymilk and Soup Maker" is HK\$1,298, "UA Cinemas Movie Voucher (4 pcs)" is HK\$340 and the handling fee up to HK\$300 without prior notice.
12. If a new cardholder cancels the main credit card account within 12 months after card issuance, the Company will debit an administration fee HK\$1,600 against his/her credit card account without prior notice.
13. Should two or more BOC Credit Cards and/or BOC CUP Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only and the gift will be that for the highest tier of credit card approved (the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World MasterCard, Visa Signature Card, Platinum Card, Titanium Card and Classic Card). If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
14. The Company accepts no liability for the quality of or any other matters relating to the gifts. The vendors are solely responsible for all the obligations and liabilities relating to the gifts.
15. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion without prior notice.
16. In case of any dispute(s), the decision of the Company shall be final.

CONTACTLESS PAYMENT FUNCTION

With BOC i-card contactless payment function, you can enjoy convenient and speedy payment service at over a million merchants around the world that accept MasterCard contactless payment. Simply tap the card against the reader to settle transaction of HK\$500 or below without the need of signature verification. For details, please visit www.mastercard.com.hk.

TERMS & CONDITIONS FOR OPT-OUT OF "OVER-THE-LIMIT FACILITY" FUNCTION

1. Once the instruction to opt-out of "Over-the-limit Facility" function has been processed successfully, BOC Credit Card (International) Limited (the "Company") will reject any overlimit transaction conducted on the relevant main and additional credit card(s) (if any); unless they are processed offline (such as, but not limited to, Octopus Automatic Add Value Service, contactless transaction, in flight or cruise transactions or recurring payment and so on) then no Overlimit Handling Fee of HK\$180 (per statement cycle) will apply.
2. If a cardholder does not opt out of "Over-the-limit Facility" function as aforesaid, the Company may exercise its discretion to accept and process any overlimit transaction conducted with the said card. Thereupon an Overlimit Handling Fee will be debited to the account whenever its balance exceeds the "Combined Limit" amount specified on the monthly statement.
3. If a cardholder needs to apply for the opt-out of "Over-the-limit Facility" function for other credit card(s), please call our 24-hour Customer Services Hotline at (852) 2853 8828 or download a "BOC Credit Card/Express Cash Customer Information Amendment Form" by visiting the Company's website (www.boci.com.hk > Customer Services > Important Documents and Forms > Other Frequently Used Forms) for further processing.
4. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

bpmOL(en)201405

TERMS & CONDITIONS OF INSTALLMENT PROGRAMS

1. Installment Programs - Subject to these terms and conditions, which are supplemental to the User Agreement ("Agreement") governing the card account and shall form part of the Agreement, any person ("Applicant") being the Cardholder of the card account may apply for the following programs offered by the Company: (a) Credit Card Cash Installment Loan ("Cash Installment Program"); or (b) Statement Installment ("Statement Installment Program") (the Cash Installment Program and the Statement Installment Program are collectively referred to as the "Installment Programs") unless such card account has been excluded from the Installment Programs by the Company from time to time. In the event of inconsistency between the Agreement and these terms and conditions, these terms and conditions shall prevail to the extent of any such inconsistency. Capitalized terms used herein shall have the meanings ascribed to them in the Agreement.
2. Application - 2.1 The Company may in its absolute discretion approve or reject any application for the Installment Programs without giving any reason. 2.2 For the Statement Installment Program, the Applicant is advised to make enquiry with the Company prior to effecting any transaction which is intended to be repaid by installments in accordance with the Statement Installment Program. 2.3 The Company will by written notice inform the Applicant whether the application of any of the Installment Programs is approved or rejected and in no event shall the Company be responsible for any loss or liability which the Applicant may suffer or incur as a result of any such application being rejected. An application, once approved, shall not be cancelled or amended by the Applicant and the Applicant shall be bound to accept the terms set out in the relevant written confirmation. 2.4 (a) For the Cash Installment Program, the cash installment loan amount ("Cash Installment Amount") shall be for a minimum amount from time to time specify in the relevant application form or promotional materials subject to a maximum amount from time to time specified by the Company by reference to the available credit limit in the Account. The Company may in its absolute discretion determine the exact Cash Installment Amount and the Applicant hereby irrevocably agrees to borrow the Cash Installment Amount notwithstanding that the Cash Installment Amount approved by the Company is lower than that applied for. (b) For the Statement Installment Program, the aggregate statement installment amount ("Statement Installment Amount") shall be for a minimum amount from time to time specify in the relevant application form or promotional materials, subject to a maximum amount from time to time specified by the Company by reference to the available credit limit in the Account.
3. Approval - After approval of the following application: (a) For the Cash Installment Program, the Company will within reasonable time advance the Cash Installment Amount to the Applicant in such manner as accepted by the Company. The Applicant shall be responsible for all charges and fees associated with advancement of the Cash Installment Amount and any such charge and fee shall be debited to the Account at the time of advancement of the Cash Installment Amount. (b) For the Statement Installment Program, the Applicant shall on the subsequent Due Date pay the relevant amount after deducting the Statement Installment Amount.
4. Upfront Administration Fee and Monthly Handling Fee - 4.1 Upfront Administration Fee (if any) in relation to the Installment Programs ("Upfront Administration Fee") will be charged at such rate and in such manner as the Company may notify to the Applicant or as specified in the application form, which shall be confirmed in the relevant written confirmation. 4.2 Monthly Handling Fee (if any) in relation to the Installment Programs ("Monthly Handling Fee") will be charged at such rate and in such manner as the Company may notify to the Applicant or as specified in the application form, which shall be confirmed in the relevant written confirmation.
5. Repayment - 5.1 The Cash Installment Amount or the Statement Installment Amount and Monthly Handling Fee (if any) shall be repaid by equal monthly installments (the "Monthly Installments" and each a "Monthly Installment") as applied by the Applicant and approved by the Company, which shall be confirmed in the relevant written confirmation and such amount shall be rounded up to the nearest cent. 5.2 The Company is hereby authorized to apportion the Monthly Installments between the Cash Installment Amount or the Statement Installment Amount and Monthly Handling Fee (if any) as it shall deem appropriate. If the Applicant repays prematurely, it may not necessarily reduce the amount of Monthly Handling Fee the Applicant would have paid. 5.3 The first Monthly Installment and Upfront Administration Fee (if any) shall be debited to the Account on the next working day of, where appropriate, the advancement date of the Cash Installment Amount or the date when the Statement Installment Program has been approved. Each subsequent Monthly Installment shall be debited on the corresponding date of the subsequent calendar month provided that if there is not such a day in any subsequent calendar month, the relevant Monthly Installment shall be debited on the last day of that calendar month; or if such day is not a working day of the Company, the same shall be debited on the preceding working day; or the relevant Monthly Installment cannot be debited to the Account for reasons beyond the control of the Company, the same shall be debited to the Account in accordance with the usual practice of the Company.
6. Credit limit - Where appropriate, upon: (a) the advancement of the Cash Installment Amount; or (b) after the approval of the Statement Installment Program, the available credit limit in the Account shall be reduced (if not yet reduced) by the Cash Installment Amount or the Statement Installment Amount and shall be increased when the Monthly Installment has been repaid to the Account.
7. Early repayment and refund - 7.1 The Applicant may by written notice apply for early repayment of the Installment Programs in full but not in part. Upon approval of such application, the Company shall debit all outstanding Monthly Installments, the Upfront Administration Fee (if any) (if not yet debited), together with an early repayment administration fee from time to time determine and communicate to the Applicant ("Early Repayment Administration Fee") to the Account. 7.2 For the Statement Installment Program, if there is a refund of goods and/or services, upon receipt of the relevant refunds from the relevant merchant, the same will be credited to the Account. The amount so credited to the Account shall be applied towards settlement of the debit balance therein in accordance with the relevant provisions in the Agreement. The Applicant acknowledges that the Company shall not be responsible for verifying with the relevant merchant in respect of any amount so refunded.
8. Termination of the Installment Programs - Notwithstanding anything herein to the contrary, in the event there is any default in the Account, or the Account is terminated or suspended for whatever reason or the Company reasonably considers it necessary to protect its interest, the Company shall be entitled to debit all of the outstanding Monthly Installments and the Upfront Administration Fee (if any), together with the Early Repayment Administration Fee and any charges to the Account at any time without prior notice to the Applicant.
9. Authorization - The Applicant hereby irrevocably authorizes the Company to debit all Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) to the Account and for this purpose, the Applicant shall reserve sufficient credit limit in the Account. The Company shall be entitled to debit any amount to the Account in excess of its then available credit limit and the Applicant shall be liable for such excess and shall pay the Overlimit Handling Fee in accordance with the Fees Schedule where appropriate.
10. Interest, Fees and Charges - If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Agreement. All Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) shall be debited to the Account, for the Cash Installment Program as cash advance transaction made by the Applicant, and for the Statement Installment Program as retail spending transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to cash advance or retail spending transactions (where appropriate) shall apply. Interest, finance charges or other fees may be chargeable in respect of the Installment Programs and the annualized percentage rate thereof will be shown in the relevant promotional materials and/or the application form.
11. Miscellaneous - 11.1 The Applicant warrants to the Company that all information provided to the Company in respect of the application of any of the Installment Programs are true and accurate and undertakes to notify the Company of any change to those information and/or documents. 11.2 The Company has absolute discretion to determine any matter in connection with the Installment Programs and any such determination shall be final and binding on the Applicant (save and except manifest error). 11.3 The Applicant hereby authorizes the Company to accept and retain for its own benefit from all relevant parties in relation to the Installment Programs any commission, rebate, benefit and/or other advantage arising out of or in connection with the Installment Programs. 11.4 The Applicant hereby authorizes the Company to release, use or exchange any information about the Applicant to all relevant parties in relation to the Installment Programs. 11.5 The Company may by 30 days' prior written notice to the Applicant alter these terms and conditions. 11.6 If there is any conflict or inconsistency between the Chinese and the English version of these terms and conditions, the latter shall prevail.

IMPORTANT TERMS & CONDITIONS OF BOC CREDIT CARD

The important terms and conditions of the BOC Credit Card (International) Limited Card User Agreement (“User Agreement”) are summarized below for your reference and you should read the User Agreement (available at the principal place of business of BOC Credit Card (International) Ltd. (“the Card Company”) in Hong Kong or on the Card Company’s website at www.boci.com.hk) which shall be binding on you. Unless otherwise specified, capitalized terms listed in this document shall have the same meaning as those defined in the User Agreement.

- Approval of this credit card application and the issue of the credit card to you are subject to our satisfactory verification of the data stated in your application form and the documents supplied by you in support thereof and our credit policy from time to time in force. We reserve the right to refuse your application without assigning any reason therefor. When a Card is issued, we will set up and maintain the Account in respect of the Card to which the Charges will be debited and/or credited.
- Immediately upon receipt of the Card and/or notice of card issue, you shall sign the Card on the space provided, and activate the Card according to our instructions. Your signature on the Card, or use or activation of the Card shall constitute conclusive evidence of your agreement to be bound by the terms and conditions of the User Agreements.
- Use of the Card is restricted exclusively for bona fide purchase of goods and/or services and/or cash advances only and you shall not use the Card for any other purpose, in particular for any illegal purpose including without limitation payment for any illegal transaction.
- You shall not transfer the Card to any person or allow any person to use the Card or pledge the Card as security for whatever purpose.
- The dual currency card is denominated in both HKD and CNY and is valid for your use in Mainland China, Hong Kong and such other places from time to time designated by us in merchant establishments or financial institutions which are using and connected to CUP’s POS system for bona fide purchase of goods and/or services and/or cash advances effected at the ATM or bank counter and such other card facilities or services from time to time designated by us.
- Currencies settled in respect of all Charges incurred in all card transactions effected by the use of the dual currency card in HKD will be posted to the HKD Account. Currencies settled in respect of all Charges incurred in all card transactions effected by the use of the dual currency card in currencies other than HKD or CNY shall be posted into the HKD Account after conversion into HKD at the prevailing rate of exchange determined by reference to the rate of exchange adopted by CUP/Bank of China (Hong Kong) on the date of conversion plus a handling fee (if applicable) charged by us as set out in the Fees Schedule.
- Charges incurred in certain card transactions effected by the use of the Card in CNY may be posted to the HKD Account due to the settlement arrangement if the card transactions are processed by the merchant establishments or financial institutions in HKD, including but not limited to Charges incurred through cash advances in CNY effected at the JETCO ATM. Subject to the above circumstance, Charges incurred in all card transactions effected by the use of the dual currency card in CNY will be posted to the CNY Account.
- All the details of applicable fees, charges and interest payable are set out in the Fees Schedule referred to in the User Agreements and you shall pay as set out in the Fees Schedule. A latest copy of the Fees Schedule is available at our principal place of business in Hong Kong or on our website at www.boci.com.hk.
- You shall strictly observe the credit limit and/or the cash advance limit (if applicable) imposed by us from time to time and shall not use the Card in excess of such limits. Breach of the foregoing shall not in any way reduce or discharge your liability for payment of any sums arising as a result of such breach. You shall forthwith upon demand pay to us any amount in excess of such limits.
- You will receive from us a statement of account (“Statement”) on a monthly or other periodic basis showing (among other things) the current balance of your account, the minimum payment and the payment due date, except where there is no New Transaction since the last statement. You agree to verify the transactions shown on the Statement and notify us in writing of any error within 60 days from the date of the Statement. Otherwise, we shall be entitled to treat all transactions shown on the Statement as correct.
- All payment shall be made in the card currency subject to our discretion to accept payment in currencies other than card currency. If we accept the payment in the currencies other than card currency, any payment made in currencies other than card currency shall be credited into the account after conversion into card currency at a rate of exchange determined by us in which case we shall be entitled to charge a conversion fee as set out in the Fees Schedule.
- For dual currency card, you should settle outstanding balance in HKD Account by HKD and CNY Account by CNY separately. If we accept the payment in the currencies other than card currency, the payment shall be credited into the HKD or CNY account after conversion into HKD or CNY at a rate of exchange determined by us in which case we shall be entitled to charge a conversion fee as set out in the Fees Schedule (if applicable). Unless otherwise specified, any excess payment in settlement of HKD Account shall not be used to settle outstanding payments in CNY Account, and vice versa.
- If you shall make no payment or payment of less than the balance on or before the due date, interest shall be charged on daily basis on (i) the unpaid balance from the date of the Statement, and (ii) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the Statement, or at any time before that last transaction which has not been debited to your account and shown in the Statement) from the date of that new transaction; if you shall make no payment or payment of less than the minimum payment on or before the due date, then a late charge shall be charged in addition to the interest payable on the unpaid balance and the amounts of all new transactions. Where additional card(s) is/are issued, we may treat any or all fees, charges and/or interests arising out of the use of any additional card as though the same were incurred by the main cardholder to all intents and purposes.
- Payment made by you shall be applied towards repayment of the balance of your account in such order as we may in our absolute discretion determine from time to time. Where additional card(s) is/are issued to you, payment made by a main cardholder shall be applied towards repayment of the respective sums of moneys due from the main cardholder and from the additional cardholder(s) in such order and priority as we may in our absolute discretion determine from time to time. Although an additional cardholder is only liable for his/her outstanding balance with us, such additional cardholder may (at his/her option) settle the amounts due from the main cardholder and/or other additional cardholders. Any payment made by an additional cardholder in excess of the amounts then due from him/her to us shall be irrevocably deemed to be voluntary payment to settle the amounts in whole or in part due from the main cardholder and/or other additional cardholders, in such order and priority as we may in our absolute discretion determine from time to time.
- You agree that the Card is our property at any time. You shall take reasonable measures to keep the Card safely under your personal control and the personal identification number (“PIN”) secret and use the Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by us to prevent fraud.
- It is your responsibility to report as soon as reasonably practicable to us and to the police of any loss, theft, unauthorized use of the Card and/or PIN and/or suspected unauthorized use of the Card and/or PIN or any counterfeit card.
- Notwithstanding anything contained in the User Agreements regarding credit period granted to you by us, you shall repay all sums due to us immediately upon our demand.
- You shall examine your Statement carefully and report any unauthorized transactions in the Statement within 60 days from the date of the Statement.
- Provided that you have acted in good faith and with due care (including taking reasonable precautions to safeguard the Card and to report loss, theft, disclose and/or unauthorized use of the Card as soon as practicable) in unauthorized use of the Card and/or PIN, your liability for loss of unauthorized use of the Card (except cash advances) shall not exceed HKD500 or the maximum from time to time noticed by us (subject to the maximum from time to time prescribed by the applicable law or regulatory directive).
- If the loss, theft, disclose and/or unauthorized use of the Card and/or PIN occur for the reason that you have acted fraudulently or with gross negligence, or have failed to take reasonable precautions to prevent such loss, theft and/or unauthorized use of the Card, or if the unauthorized use of the Card involves the use of your PIN with or without your knowledge, or if you have not reported as soon as reasonably practicable to us (under the circumstances, you shall be fully liable for all loss and damage arising out of or in connection with the loss, theft, disclose and/or unauthorized use of the Card and/or PIN before you have reported such circumstances to us), you shall fully indemnify us against all losses, damages, liabilities and all reasonable costs and expenses reasonably incurred as a result thereof.

21. Where additional card(s) is/are issued to you, a main cardholder shall be liable to us for any and all transactions effected and/or liabilities incurred by the additional cardholders through the use of the additional cards whereas an additional cardholder shall be liable only for the transactions effected and the liabilities incurred by such additional cardholder through the use of the additional card.
22. You irrevocably authorize us at any time and from time to time to combine and set off all or any of your accounts with us without prior notice.
23. You irrevocably authorize and instruct each of the Bank of China (Hong Kong) Limited, Nanyang Commercial Bank Limited and Chiyu Banking Corporation Limited with which you may have account to debit and pay to us the credit balance thereof (whether held singly or jointly with other, and whether or not such amount is matured or due and payable) for the satisfaction of your liability to us without prior notice upon our request.
24. In the event of your default in repayment of any amount from time to time due to us, we are entitled to appoint debt collection agencies and/or institute legal proceedings at any time against you to enforce repayment. You shall indemnify us against all costs and expenses reasonably incurred in connection with the appointment of debt collection agencies provided that the total collection costs recoverable against you shall in normal circumstances not exceed 30% of the aggregate outstanding balance of your account, and against all legal costs and expenses reasonably incurred by us in recovering payment via legal process.
25. We may (in our discretion) from time to time change any of the terms and conditions of the User Agreements and/or the Fees Schedule provided that we shall give you not less than 60 days' prior notice before such changes take effect and are reasonably practicable to us when there is any material change of the terms and conditions, unless such changes are beyond our control. You may terminate the Card in accordance with the User Agreements if you do not accept our proposed change.
26. Where the Card is used through ATM, point of sale terminals or other devices, the use of cash advances or any services (including ATM services within or outside Hong Kong are subject to the respective daily transaction limits and the scope of service as determined by the Company from time to time) through such shall be subject to the User Agreements and terms and conditions (including without limitation the "Conditions for Services" and "Retail Banking Services General Information" of the Banks) which may govern any other services provided through the Card. You are required to activate the ATM services outside Hong Kong in advance and complete the transaction setting via the appropriate channel designated by the Company from time to time.
27. You may at any time terminate the Card by giving not less than 14 days' prior written notice to us provided that you shall remain liable for all transactions effected through the use of the Card notwithstanding such termination until all sums due under the Account (whether or not posted to the Account) are paid in full.

28. We may at any time without notice and without giving any reason suspend or cancel the Card and/or suspend, cancel or terminate any services thereby offered and/or disapprove any transaction proposed to be effected by the Card.
29. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail. In the event of any inconsistency between the terms and conditions stated herein and the User Agreements, the User Agreements shall prevail.

Last update: Dec 2015

1. This Notice sets out the data policies of BOC Hong Kong (Holdings) Limited and its subsidiaries, including Bank of China (Hong Kong) Limited, BOC Credit Card (International) Limited, BOC Group Life Assurance Company Limited, Po Sang Securities and Futures Limited, BOCHK Asset Management Limited (each a “Company”, for as long as such Company remains a subsidiary of BOC Hong Kong (Holdings) Limited and notwithstanding any change in the name of the Company) in respect of their respective data subjects (as hereinafter defined). The rights and obligations of each Company under this Notice are several and not joint. No Company shall be liable for any act or omission by another Company.
2. For the purposes of this Notice, the “Group” means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company’s holding companies, wherever situated.
3. The term “data subject(s)”, wherever mentioned in this Notice, includes the following categories of individuals :
 - (a) applicants for or customers, authorized signatories, policy holders, beneficiaries and other users of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth provided by a Company;
 - (b) sureties, guarantors and parties providing security, guarantee or any form of support for obligations owed to a Company;
 - (c) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
 - (d) suppliers, contractors, service providers and other contractual counterparties of the Company.

For the avoidance of doubt, “data subjects” shall not include any incorporated bodies. The contents of this Notice shall apply to all data subjects and form part of any contracts for services that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Notice and the relevant contract, this Notice shall prevail insofar as it relates to the protection of the data subjects’ personal data. Nothing in this Notice shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the “Ordinance”).
4. From time to time, it is necessary for the data subjects to supply the Company with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities.

5. Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking facilities or provide financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities.
6. Data relating to the data subjects are collected or received by the Company from various sources from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company, and data obtained from other sources (for example, credit reference agencies). Data may also be generated or combined with other information, available to the Company or any member of the Group.
7. The purposes for which the data relating to the data subjects may be used are as follows:
 - (a) assessing the merits and suitability of the data subjects as actual or potential applicants for financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and/or processing and/or approving their applications, variation, renewals, cancellations, reinstatements and claims;
 - (b) facilitating the daily operation of the services, credit facilities provided to and/or insurance policies issued to the data subjects;
 - (c) conducting credit checks whenever appropriate (including, without limitation, at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year) and carrying out matching procedures (as defined in the Ordinance);
 - (d) creating and maintaining the Company’s scoring models;
 - (e) providing reference;
 - (f) assisting other financial institutions to conduct credit checks and collect debts;
 - (g) ensuring ongoing credit worthiness of data subjects;
 - (h) researching, customer profiling and segmentation and/or designing financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities for data subjects’ use;
 - (i) marketing services, products and other subjects (please see further details in paragraph 10 below);
 - (j) determining amounts owed to or by the data subjects;
 - (k) enforcing data subjects’ obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects’ obligations;

- (l) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any of its branches or that it is expected to comply according to:
 - (i) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (ii) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (iii) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
- (m) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (n) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company’s rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (o) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the data subjects;
- (p) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference; and
- (q) purposes incidental, associated or relating to Paragraph 7.

8. Data held by the Company relating to data subjects will be kept confidential but the Company may provide and disclose (as defined in the Ordinance) such data to the following parties for the purposes set out in the previous paragraph:

- (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Company in connection with the operation of its business, wherever situated;
- (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
- (c) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (d) any person making payment into the data subject's account;
- (e) any person receiving payment from the data subject, the banker of such person and any intermediaries which may handle or process such payment;
- (f) credit reference agencies, and, in the event of default, to debt collection agencies;
- (g) any financial institutions, charge or credit card issuing companies, insurance company, securities and investment company with which the data subjects have or propose to have dealings; and any reinsurance and claims investigation companies, insurance industry associations and federations and their members;
- (h) any person to whom the Company or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
- (i) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and

- (j) (i) any member of the Group;
- (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
- (iii) third party reward, loyalty, co-branding and privileges programme providers;
- (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
- (v) charitable or non-profit making organisations; and
- (vi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (7)(i) above, wherever situated.

The Company may from time to time transfer the data relating to the data subjects to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above.

9. With respect to data in connection with mortgages applied by the data subject (if applicable, and whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Company, on its own behalf and/or as agent, to a credit reference agency:
- (a) full name;
 - (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
 - (c) identity card number or travel document number;
 - (d) date of birth;
 - (e) correspondence address;
 - (f) mortgage account number in respect of each mortgage;
 - (g) type of the facility in respect of each mortgage;
 - (h) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (i) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Company for the purposes of compiling a count of the number of mortgages from time to time held

by the data subject with credit providers in Hong Kong Special Administrative Region, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

10. USE OF DATA IN DIRECT MARKETING

The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
- (b) the following classes of services, products and subjects may be marketed:
 - (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
 - (ii) reward, loyalty or privileges programmes and related services and products;
 - (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (iv) donations and contributions for charitable and/or non-profit making purposes;
- (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (i) any member of the Group;
 - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
 - (iii) third party reward, loyalty, co-branding or privileges programme providers;
 - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (v) charitable or non-profit making organisations;

(d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 10(a) above to all or any of the persons described in paragraph 10(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.

11. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any data subject has the right:

- (a) to check whether the Company holds data about him and of access to such data;
- (b) to require the Company to correct any data relating to him which is inaccurate;
- (c) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
- (d) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
- (e) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Company to a credit reference agency, to instruct the Company, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Company to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

12. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph 11(e) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.

13. In the event any amount in an account is written-off due to a bankruptcy order being made against the data subject, the account repayment data (as defined in paragraph 11(e) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.

14. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

15. The persons to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

Bank of China (Hong Kong) Limited

The Data Protection Officer
Bank of China (Hong Kong) Limited
Bank of China Tower
1 Garden Road
Hong Kong
Facsimile: +852 2826 6860

BOC Credit Card (International) Limited

The Data Protection Officer
BOC Credit Card (International) Limited
20/F, BOC Credit Card Centre
68 Connaught Road West
Hong Kong
Facsimile: +852 2541 5415

BOC Group Life Assurance Company Limited

The Data Protection Officer
BOC Group Life Assurance Company Limited
13/F, Cityplaza One
1111 King's Road Taikoo Shing
Hong Kong
Facsimile: +852 2522 1219

Po Sang Securities and Futures Limited

The Data Protection Officer
Po Sang Securities and Futures Limited
1/F, Wing On House
71 Des Voeux Road Central
Hong Kong
Facsimile: +852 2854 1955

BOCHK Asset Management Limited

The Data Protection Officer
BOCHK Asset Management Limited
5/F, Bank of China Building
2A Des Voeux Road Central
Hong Kong
Facsimile: +852 2532 8216

16. The Company may have obtained a credit report on the data subject from a credit reference agency in considering any application for credit. In the event that the data subject wishes to access the credit report, the Company will advise the contact details of the relevant credit reference agency.

17. If there is any inconsistency between the English version and the Chinese version of this Notice, the Chinese version shall prevail in relation to any matters arising in the Mainland China exclusive of the Hong Kong Special Administrative Region, the English version shall prevail in relation to any matters arising in the Hong Kong Special Administrative Region and elsewhere.

February 2017

BOC Credit Card Key Facts Statement

Interest Rates and Interest Charges	
Annualized Percentage Rate (APR) for Retail Spending / Cash Advance	<p>Maximum 35.70%* for retail spending / 37.96%* for cash advance when you open your account and it will be reviewed from time to time.</p> <p>No interest will be payable if the outstanding balance is paid in full on or before the due date. If no payment or payment of less than the outstanding balance is made on or before the due date, interest will be charged on a daily basis at the then prevailing interest rate (that is to say, an interest-free period of 26 days from the date of the statement will not be available). Interest will be charged on (1) the unpaid balance from the date of the statement until payment is made in full thereof and (2) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction until payment is made in full thereof (a minimum charge of HK\$5 / CNY5 (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.</p>
Overdue APR for Retail Spending / Cash Advance	<p>If you have not made any payment or you have made a payment of less than the minimum payment on or before the relevant due date on two or more occasions in respect of 12 consecutive statements ("Triggering Event"), we will charge overdue interest rate ("Overdue Interest Rate") at an additional rate of 4% over the basic interest rate applicable to the outstanding balance in your credit card account (bringing the APR to a maximum of 38.62%* (for retail spending) and 41.12%* (for cash advance)). If a Triggering Event occurs, we will charge the Overdue Interest Rate during the period from the day following the statement date of the statement first issue after</p>

Overdue APR for Retail Spending / Cash Advance (continue)	<p>the occurrence of the Triggering Event until the statement date of the statement first issued after cessation of the Triggering Event. All preferential interest rate applicable to the account will be suspended until such time as the Overdue Interest Rate ceases to apply.</p>	
Interest Free Period	<p>Up to 56 days</p>	
Minimum Payment	<p>HK\$230/CNY230 (where applicable for HKD or CNY account respectively) or the summation of item (i) to (iv) (whichever is higher).</p> <p>(i) total outstanding billed interest, fees and charges; (ii) any overdue minimum payment amount from previous monthly statement (where applicable); (iii) total of over-limit amount (where applicable) (excluding items (i) and (ii) above); and (iv) 1% of the remaining principal balance (excluding items from (i) to (iii) above).</p>	
Major Fees		
Annual Fee	Main Card (per annum)	Additional Card (per annum)
Visa Infinite Card	HK\$3,800	HK\$1,900
CUP Diamond Card		
World MasterCard		
Visa Signature Card	HK\$2,000	HK\$1,000
Platinum Card [^]	HK\$1,600	HK\$800
Titanium Card	HK\$550	HK\$275
Classic Card	HK\$220	HK\$110
Private Label Card	HK\$220	HK\$110
<u>Commercial Card</u>		
Visa Infinite Card	HK\$3,800	N.A.
Platinum Card	HK\$1,600	N.A.
Gold Card	HK\$480	N.A.
Classic Card	HK\$220	N.A.

Cash Advance Handling Fee	Hong Kong Dollar Credit Card
	<p><u>Hong Kong:</u></p> <ul style="list-style-type: none"> • 4% plus HK\$20 (HK\$25) through PLUS / CIRRUS ATM) per transaction <p><u>Outside Hong Kong:</u></p> <ul style="list-style-type: none"> • 4% plus HK\$20 (HK\$25) through PLUS / CIRRUS ATM) per transaction
	CUP Dual Currency Credit Card
	<p><u>HKD Account:</u></p> <ul style="list-style-type: none"> • 4% plus HK\$20 per transaction <p><u>CNY Account:</u></p> <ul style="list-style-type: none"> • 4% plus CNY20 per transaction made in Hong Kong • 4% plus CNY25 per transaction made in Mainland China
	<p>Remark:</p> <p>Subject to a minimum of HK\$100 / CNY100 (where applicable for HKD or CNY account respectively)</p>
Fees relating to Foreign Currency Transactions (Applicable to Hong Kong Dollar Credit Card only)	<p>1.95% of every transaction effected in a currency other than Hong Kong Dollars</p> <p><u>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</u></p> <p>You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For transactions settled in Hong Kong dollars and made outside Hong Kong via MasterCard / VISA Credit Card, we will charge a markup of 0.95% / 0.8% respectively; while for such transactions via CUP Dual Currency Credit Card, we will not charge any further markup.</p>

Late Charge	5% of the minimum payment amount (subject to a minimum of HK\$230 / CNY230) or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of HK\$280 / CNY280 (where applicable for HKD or CNY account respectively)
Overlimit Handling Fee	HK\$180 per statement period
Returned Cheque & Rejected Autopay Charge	HK\$100 / CNY100 per transaction (where applicable for HKD or CNY account respectively)

Please visit the website of BOC Credit Card (International) Ltd. at www.boci.com.hk for full version of relevant Credit Card Fees Schedule and User Circular.

Remarks:

- * 1. The Annualized Percentage Rate (APR) is computed in accordance with the guidelines laid down in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.
- ^ 2. Annual fee of BOC HKUST Platinum Card is **HK\$600** for main card and **HK\$300** for additional card.
3. BOC Credit Card (International) Ltd. reserves the right to vary the fees and charges from time to time by notice to customers. The fees and charges for other card products and/or services may be separately published.
4. The English version of this notice shall prevail whenever there is any discrepancy between the English and the Chinese versions.

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