

BOC World MasterCard / Enrich Banking World MasterCard Reward Gift Points for Dining and Department Store Transactions Terms and Conditions

(I) General Terms and Conditions

1. Unless otherwise specified, the promotion period is valid from 1 July 2017 to 31 December 2017 (both dates inclusive, transaction date shall prevail) ("Promotion Period").
2. To be eligible for The Promotion, cardholders should make the transaction with the BOC World MasterCard / *Enrich Banking* World MasterCard ("Eligible Card") issued by BOC Credit Card (International) Ltd. (the "Company") in Hong Kong within the Promotional Period.
3. Only local transactions on dining (not applicable to banquet services, private parties/functions, private room events, dining outlets in social/sports association or clubhouses) and department store can enjoy the offer of extra gift points ('Eligible Transactions'). Eligible Transactions include transactions made at merchants with merchant codes defined as restaurant, dining and department store merchants/organizations (as defined by the Company/MasterCard Worldwide from time to time). All overseas retail purchase and cash advance, annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, gift redemption fee, internet payment or transaction amount, tax payment, mail order, telephone or fax order, casino transaction, Octopus AAVS, gift delivery charges, investment and any other transactions without sales slip are all excluded.
4. The extra gift points apply only to Eligible Transactions that based on transaction date and must be posted to Eligible Card account within 7 days from the transaction date.
5. Any fraudulent, unauthorized, cancelled, refunded transactions as well as unposted transactions will result in the forfeiture of eligibility for The Promotion.
6. Cardholders will only be entitled to the gift points when their card account is valid and in good standing and at the time when the award is being made. If a cardholder account has been cancelled or is found to be in violation of the Card User Agreement, or if a cardholder relinquishes the gift points at any particular time or at the time when the gift points are being awarded, the eligibility for The Promotion will be forfeited.
7. All gift points are not transferable, refundable or convertible into cash or other prizes.
8. Where a cardholder has been awarded gift points and a reversal entry occurs thereafter on any of the related transaction(s), the cardholder is required to reimburse the Company with the equivalent monetary value for such awarded gift points or in a manner as may be determined by the Company. The Company will, without prior notice, charge the equivalent monetary value to the cardholder account in reversal of such awarded gift points.
9. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to produce the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after The Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
10. The Company will determine the eligibility of submitted transaction details by verifying the cardholder transaction records kept by the Company. The Company records shall be final and conclusive.

11. The Company reserves the right to change, suspend or terminate The Promotion or amend the terms and conditions at its sole discretion without prior notice.
12. In the event of any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

(II) 2X Reward Gift Points for Dining and Department Store Transactions

1. Cardholders should make Eligible Transactions that include local transactions on dining and department store (in Clause 3 of Section (I)) with the Eligible Card at any time during the Promotion Period to entitle the extra 1X gift points on top of the basic 1X gift point (HK\$1=1 gift point). No minimum spending requirement is needed.
2. Extra 1X Reward Gift Points will be posted to the Eligible Card account in next month end following the transaction month.

(III) 5X Reward Gift Points for Dining and Department Store Transactions

1. "5X Reward Gift Points for dining and department store transactions" will be counted on calendar month that is starting from the first day of the month until the last day of the month. The Eligible Transaction must be posted to Eligible Card account within 7 days from the transaction date.
2. To be eligible for the "5X Reward Gift Points dining and department store transactions ", Cardholders should meet the following requirements:
 - (a) Make monthly accumulated transaction amount on retail purchase and/or cash advance of HK\$15,000 or above within the calendar month (the "Monthly Accumulated Transaction Amount"). Monthly Accumulated Transaction Amount includes all local and/or overseas retail purchase and/or cash advance. Annual fee, financial fee, handling fee, balance transfer, cash before card service amount, installment fee, gift redemption fee, internet payment amount, tax payment, mail order, telephone or fax order, casino transaction, Octopus AAVS, gift delivery charges, investment and any other transactions without sales slip are all excluded. Spending of Main cardholder and additional cardholder can be combined.
 - (b) Make Eligible Transactions that include local transactions on dining and department store (in Clause 3 of Section (I)) with the Eligible Card in respective calendar month. Cardholders can entitle extra 3X gift points on top of the extra 1X gift points (in Section (II)), total up to extra 4X gift points.
3. The extra 3X gift points will be posted to the Eligible Card account in next month end following the transaction month.