

“10X Reward Gift Points” Offer Terms and Conditions:

Applicable to “10X Online Purchase Reward Gift Points”:

1. The promotion period runs from now until 31 December 2018 (both dates inclusive and based on transaction dates) (the “Promotion Period”).
2. The “10x Online Purchase Reward Gift Points” Offer (the “Offer”) is applicable to BOC i-card cardholders who make online purchases within the Promotion Period (the “Eligible Transaction”) other than contactless payment / mobile payment transaction, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of store-value cards or e-wallets, products/services transactions at financial/non-financial institutions (including but not limited to deposits and money transfers).
3. BOC Credit Card (International) Ltd (the “Company”) may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining online purchase category.
4. The “10x Gift Points” include the basic 1x Gift Point (HK\$1= 1 Gift Point) and the extra 9x Gift Points to be awarded under this Promotion. Each cardholder (count by card account) is entitled to a maximum of 10,000 extra Gift Points per month during the Promotion Period. The reward accrual will be counted on a calendar month basis that is starting from the first day of the month until the last day of the month based on the transaction date. The Eligible Transaction must be successfully posted to the BOC i-card account within 7 days from the transaction date.

Applicable to “10X Contactless Payment / Mobile Payment Transaction Reward Gift Points”:

1. The promotion period runs from now until 31 December 2018 (both dates inclusive and based on the transaction date) (the “Promotion Period”).
2. The “10x Contactless Payment / Mobile Payment Transaction Reward Gift Points” Offer (the “Offer”) is applicable to BOC i-card cardholders who make retail purchases through Mastercard contactless payment function and/or through mobile payment function (including payment by Apple Pay, Android Pay, Samsung Pay, WeChat Pay) within the Promotion Period (the “Eligible Transaction”). Eligible transactions include: retail purchases (net of amount redeemed under “Instant Reward”). Online purchases, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, for purchase and/or reload of store-value cards or e-wallets, products/services transactions at financial/non-financial institutions (including but not limited to deposits and money transfers), and any other category as may be defined by the Company at its sole discretion from time to time are all excluded.
3. The Company may at its sole discretion define the meaning of contactless payment / mobile payment transaction categories from time to time, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining contactless payment / mobile payment spending categories.
4. The “10x Gift Points” include the basic 1x Gift Point (HK\$1= 1 Gift Point) and the extra 9x Gift Points to be awarded under this Promotion. Each cardholder (count by card account) is entitled to a maximum of 10,000 extra Gift Points per month during the Promotion Period. The reward accrual will be counted on a calendar month basis that is starting from the first day of the month until the last day of the month based on transaction date. The Eligible Transaction must be posted to BOC i-card account within 7 days from the transaction date.

“10X Reward Gift Points” Offer General Terms & Conditions:

1. The extra 9x Gift Points will be credited to the Eligible Card account of the main cardholder in the month following the transaction month.
2. All fraudulent transaction, unauthorized transaction, unsuccessful transaction, cancelled or refunded transactions will be excluded from this Promotion.
3. The Company reserves the right to amend the list of online spending categories and selected contactless payment / mobile payment transaction categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise caused to/suffered by cardholders due to the changes of designated categories. Transactions performed at any merchants not covered by the designated online spending categories / selected contactless payment and/or mobile payment transaction categories will not be counted as Eligible Transactions.
4. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the reward Gift Points are being awarded will be eligible for the reward. In the event of termination of a credit card account, violation of the Card User Agreement or the card account being in default, the Gift Point entitlement will be forfeited automatically forthwith and will not be re-awarded afterwards regardless of the card status.
5. To confirm the entitlement of Reward Gift Points earned by each cardholder under this program, the Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Company. If the information provided by the cardholder differs from that of the Company records, the latter shall be final and conclusive.
6. Should the cardholder commit any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded Gift Points from the card account and/or debit the account with a sum equivalent to the monetary value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. In the event of insufficient Gift Points for the purpose as aforesaid, the Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
7. If the Eligible Transaction is cancelled subsequent to the award of the Gift Points, cardholders have to return to the Company the Gift Points being awarded. The Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice.
8. The Gift Points awarded cannot be redeemed for cash or resold and are non-returnable as well as non-transferrable.
9. The terms and conditions specified in the BOC Credit Card “Gift Point Catalogue” also apply.
10. No person other than the cardholder and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
11. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.