

BOC Express Cash Member-Get-Member Program

Promotion Period Up to 31 December 2008

You could not leave your friends out when it comes to fabulous offers.

When your referred friend or relative successfully applies and draws down a loan from BOC Express Cash, both you and your friend can enjoy Cash Coupon rewards. Spread the good news now!

There is no limit on the number of referrals.

Rewards Include	Referrer	HK\$300 Wellcome Cash Coupon
	Referee	HK\$100 Wellcome Cash Coupon

Simply refer through one of the following channels:

- Complete the enclosed form with the Referrer and Referee's contact information and fax to 2546 2039
- Call our Application Hotline: 3711 4111
- Mail to BOC Credit Card (International) Ltd
(Address: 20/F BOC Credit Card Center, 68 Connaught Road West, Hong Kong)

Referrer (Existing Customer) Information
Name : _____ (Mr/Miss)
HKID Number : _____
Contact Number : _____ (Mobile) _____ (Office)

Referee Information	
1. Referee Name: _____ (Mr/Miss) Contact Number: _____	2. Referee Name: _____ (Mr/Miss) Contact Number: _____
3. Referee Name: _____ (Mr/Miss) Contact Number: _____	4. Referee Name: _____ (Mr/Miss) Contact Number: _____
5. Referee Name: _____ (Mr/Miss) Contact Number: _____	6. Referee Name: _____ (Mr/Miss) Contact Number: _____
*Eliminate the unnecessary	

(Please check the appropriate box) Referrer's (Existing Customer) Declaration Referee's Declaration

I hereby warrant that I have obtained the consent of the above persons to my disclosure of their above data to you and for the use of such data by you for such purpose as stated in your Policy Statement in relation to the provisions of the Personal Data (Privacy) Ordinance with regard to inter alia direct marketing. You may also advise the above referees that they have been referred to you by me.

Signature: x _____

Date: _____

Terms and Conditions of BOC Express Cash Member-Get-Member Program (“The Program”)

1. The Program is only open to selected customers (“Referrer”) of BOC Express Cash revolving credit and BOC Express Cash instalment loan. The referrer warrants that he/she has obtained the prior consent of the referred new customer (“Referee”) before providing the latter’s data to BOC Credit Card (International) Ltd (“The Company”) and such data are correct. He/She should understand that the Company reserves the right to request verification of the data and should understand that he/she is held liable for all consequences arising from the use of any incorrect data or any improper collection of those data.
2. Self-referral will not be accepted. The referee must not have maintained a BOC Express Cash instalment loan and/or BOC Express Cash revolving credit line (BOC Express Cash Account) during the prior 12 months. Only one referral for each referee will be counted. In the event that a referee is referred by more than one referrer, the successful referral will be based on the details confirmed by the referee.
3. If a referee applies for more than one BOC Express Cash account, the Company will treat as one referral.
4. Cash coupon will be directly mailed to the referrer and the referee’s correspondence address respectively within 2 months after the referee has successfully drawn down the loan.
5. The entitled cash coupon will be sent by post subject to the referrer and referee’s account being normal and in good stand, and free of default payment or early repayment.
6. The usages of cash coupon are subject to the terms and conditions of the respective supplier. The Company shall not be liable for any loss or damage of cash coupon and shall not reissue or replace any cash coupon.
7. All Employees of Bank of China (Hong Kong) Limited and BOC Credit Card (International) Ltd are not eligible to join the program for the sake of impartiality.
8. The Company may alter any of the above conditions anytime without notifying the customer. In case of disputes arising out of the above conditions, the Company reserves its final determinative rights and shall not be responsible for any liability so arising.
9. The Chinese version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

BOC Credit Card (International) Ltd is a subsidiary of Bank of China (Hong Kong) Limited