Terms and Conditions of "HK\$50 Cash Rebate for Octopus Automatic Add Value Service Promotion":

- 1. The "HK\$50 Cash Rebate for Octopus Automatic Add Value Service Promotion" (the "Offer") is valid from 1 November 2018 to 31 January 2019 (both dates inclusive) (the "Promotion Period").
- Offer is only applicable to a BOC Credit Card and BOC Dual Currency Credit Card that are issued in
 Hong Kong bearing the logo (including Co-branded Card, but not applicable to Commercial Card,
 Purchasing Card, Great Wall International Credit Card, USD Card, BOC Credit Card issued in the
 mainland and Macau, BOC Express Cash, Private Label Card and Intown Card) (the "Eligible Credit
 Card").
- 3. Eligible Credit Card cardholders must complete the 3 conditions below to enjoy HK\$50 cash rebate (the "Cash Rebate").
 - i. During the period from 1 November 2018 to 31 January 2019, successfully applied for Octopus Automatic Add Value Service (the "AAVS") with an Eligible Credit Card for himself/herself and/or up to a maximum of 3 Eligible Octopus (see Clause 6 below) for his/her family member(s) or friend(s) aged 12 or above via a) BOC Credit Card Online Services / BOCHK Internet Banking, b) BOCHK Credit Card Wechat Official Account, c) BOC Credit Card Services Hotline 2214 3433, or d) the AAVS application form and being approved successfully;
 - ii. During the period from 10:00am on 1 November 2018 to 11:59pm on 31 January 2019, register the Offer with Eligible Credit Card by calling 2820 6222 or through BOCHK Credit Card Wechat Official Account. The registration is subject to a limit of 6,500 registrants, no registration is allowed if limit is reached. Cardholders who fail to input the correct registration information will not be eligible for the Cash Rebate, the information is subject to the Company's record; and
 - iii. Complete the first AAVS transaction for the successfully-linked Eligible Octopus on or before 28 February 2019 (the "Designated AAVS Reload Period").
- 4. Each cardholder (referred to the proof of identity document number) is only entitled to the Cash Rebate once during the Promotion Period. The entitlement to the Offer in relation to the main credit card under the same proof of identity document number.

5. Cash rebate will be credited to the Eligible Credit Card accounts according to the following table:

Promotion Application for AAVS and Registration Period for the Offer	Transaction Period of the First AAVS Reload	Cash Rebate Posting Date
1 November 2018 to 31 January	1 November 2018 to 28	
2019	February 2019 (both dates	on or before 30 April 2019
(both dates inclusive)	inclusive)	

- 6. An "Eligible Octopus" shall mean any valid Octopus card or product, including Smart Octopus (as defined in the Conditions of Issue of Octopus published by Octopus Cards Limited ("OCL") from time to time) (the "Octopus") that has never been linked to any BOC credit card account as the AAVS account, on or before 31 October 2018. For the avoidance of doubt, an Octopus in relation to any applications for changing the AAVS auto-reload amount shall not be regarded as an Eligible Octopus for the purpose of the Offer.
- 7. The first time application for the AAVS is free of charge. A handling fee of HK\$20 will be levied on applications for switching from other banks or financial institutions or applications for re-activation of the AAVS following suspension for each Octopus. The handling fee will be charged to the credit card account to which the AAVS is linked once the application is approved.
- 8. The Octopus identification number(s) of the Eligible Octopus used for the AAVS application(s) will be used by BOC Credit Card (International) Limited ("the Company") for identifying and verifying the eligibility for the Promotion. The Octopus identification numbers of the Eligible Octopus will be transferred or disclosed between OCL and the Company. Such data will be destroyed by OCL 7 months after completion of the Cash Rebate fulfilment.
- 9. If cardholder cancels the AAVS that linked to his/her Eligible Credit Card on any or all of the Eligible Octopus within 18 months from the date of the relevant AAVS activation letter to be received by the cardholder upon approval of the AAVS application, the Company reserves the right to charge an administration fee that equals the value of the Cash Rebate credited in respect of the relevant Eligible Octopus to the cardholder's Eligible Credit Card account without prior notice.
- 10. The application and the use of the AAVS are governed by their respective Terms and Conditions.
 Please refer to the Terms and Conditions stipulated or as identified in the relevant application forms.
 The Company and OCL respectively reserve the right to accept or refuse any AAVS applications without giving any reasons therefor.
- 11. Fraud and abuse will result in disqualification of a cardholder to participate in the Offer, forfeiture of the Cash Rebate as well as cancellation of a cardholder's Credit Card(s). The Company further reserves

- the right to debit the relevant Cash Rebate directly from the relevant Credit Card account without prior notice.
- 12. No alteration or cancellation can be made to the registration, and all rewarded Cash Rebate cannot be transferred or converted into cash under any circumstances.
- 13. The card accounts should be still valid and in good standing during the Promotion Period and when the Cash Rebate is credited. If the AAVS on the relevant Eligible Octopus is suspended or cancelled or if the relevant Eligible Octopus is not valid for whatever reason(s) at any time prior to the fulfilment of the Cash Rebate, the Cash Rebate will be forfeited automatically and the Company will not give any written notice in this respect.
- 14. Offer is governed by these Terms and Conditions and other Terms and Conditions stipulated by OCL.

 The Company and OCL reserve the right to suspend, revise or terminate the above offers and to amend the Terms and Conditions thereof at any time without prior notice. In case of any disputes, the decision of the Company and OCL shall be final.
- 15. No person other than the cardholder and the Company (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- 16. The Chinese version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.