

BOC Credit Card (International) Limited
Credit Card Monthly Online and Card-Not-Present Spending Limit Service – Important Notes

These Important Notes set out the use of the Credit Card Monthly Online and Card-Not-Present Spending Limit Service (“Credit Card Monthly Online Spending Limit Service” as defined below) provided by BOC Credit Card (International) Limited (the “**Company**”). The Credit Card Monthly Online Spending Limit Service is subject to the Credit Card User Agreement / Credit Card Agreement / Commercial Card User Agreement governing the use of the Card (the “**User Agreement**”).

Please read these Important Notes carefully. By using the Credit Card Monthly Online and Card-Not-Present Spending Limit Service, Cardholder shall be deemed to have acknowledged and accepted these Important Notes. Observance or violation of these Important Notes shall not in any way reduce or discharge the liability of Cardholder for payment of any Charge arising as a result thereof.

Cardholder shall observe and at all times comply and continue to comply with the respective terms and conditions stipulated by the Company and/or any group member of the Company from time to time for the provision of other credit card services or facilities provided or to be provided by the Company and/or any group member of the Company (the “**Terms and Conditions**”).

Definitions

Terms and expressions defined in the User Agreement and the Terms and Conditions shall have the same respective meanings when used in these Important Notes unless otherwise defined in these Important Notes.

“**Credit Card Monthly Online and Card-Not-Present Spending Limit**” (“**Credit Card Monthly Online Spending Limit**”) means an upper limit for the aggregate amount of all Eligible Online and Card-Not-Present Transactions of a Main Card and its Additional Card(s) (each a “**Card**”) in each statement cycle, to be set by the Main Cardholder and within the Credit Limit;

“**Credit Card Monthly Online and Card-Not-Present Spending Limit Service**” (“**Credit Card Monthly Online Spending Limit Service**”) means a function provided by the Company which enables a spending limit for Eligible Online and Card-Not-Present Transactions of a Main Card and its Additional Card(s) in each statement cycle to be set by Main Cardholder; and

“**Eligible Online and Card-Not-Present Transactions**” (“**Eligible Online Transactions**”) means transactions conducted online by Cardholder with online purchase category merchants defined by credit card international organizations from time to time and mail order, telephone or fax order transactions, but excluding all online bill payments, credit card cash-in plans, recurring transactions, mobile payments, transactions with a Cardholder and a Card being presented at any point (whether at or subsequent to the time of a transaction) and any transaction or spending as the Company may at its absolute discretion determine from time to time to be excluded as Eligible Online and Card-Not-Present Transactions.

Application

1. The Credit Card Monthly Online Spending Limit Service is applicable for both Main Cards and all Additional Cards issued in Hong Kong by the Company but excluding all Purchasing Card, Intown Virtual Card, BOC Private Label Card and BOC Express Cash Card, and other Cards as may be excluded by the Company at its sole discretion from time to time.
2. Once the setup of Credit Card Monthly Online Spending Limit is successfully completed, the Main Cardholder and Additional Cardholder(s) shall not use the Card for Online and Card-Not-Present Spending in excess of such credit limit. If Main Cardholder does not apply for the Credit Card

Monthly Online Spending Limit Service, the Credit Card Monthly Online Spending Limit will be defaulted at the Credit Limit of the Card.

3. Application for the Credit Card Monthly Online Spending Limit Service and any change to the Credit Card Monthly Online Spending Limit can be made by Main Cardholder to the Company in such manner as may be determined by the Company from time to time. The change will be in effective immediately upon approval of application. The effective Credit Card Monthly Online and Card-Not-Present Spending Limit will be shown in the respective card statement.

Credit Card Monthly Online Spending Limit

4. The Credit Card Monthly Online Spending Limit shall be shared jointly by Main Cardholder and all Additional Cardholder(s).
5. Main Cardholder may apply for a multiple of \$100 as the Credit Card Monthly Online Spending Limit subject to approval by the Company. Main Cardholder may apply for a "zero" amount of the Credit Card Monthly Online Spending Limit. Once application is approved by the Company, the Company will reject all Eligible Online Transactions to be conducted on such Card (including Main Card and all Additional Card(s)).
6. The Credit Card Monthly Online Spending Limit shall not exceed the Credit Limit of the Card, and will be recalculated automatically on the first day of each statement cycle.
7. The Credit Card Monthly Online Spending Limit shall be reduced to the Credit Limit in case the Credit Limit drops below the Credit Card Monthly Online Spending Limit, and shall remain unchanged in case of an increase of the Credit Limit unless otherwise instructed by Main Cardholder.

Conducting Eligible Online Transactions

8. The Company may at its absolute discretion to determine an online and Card-Not-Present transaction as an Eligible Online Transaction from time to time. The Company has no obligation to clarify which online and Card-Not-Present transactions are eligible before Cardholder conducts any online and Card-Not-Present transactions.
9. The Credit Card Monthly Online Spending Limit and the total amount of Eligible Online Transactions are calculated in Hong Kong dollars equivalent, whether the Eligible Online Transactions are conducted or settled in Hong Kong dollars or non-Hong Kong currencies dollars.
10. Any intended Eligible Online Transaction beyond the Credit Card Monthly Online Spending Limit shall be rejected.
11. The authorization and posting processing of Eligible Online Transactions are at the absolute discretion of the Company. These may affect the available Credit Card Monthly Online Spending Limit of a specific statement cycle.
12. Cardholder shall strictly monitor the Credit Card Monthly Online Spending Limit set for each statement cycle from time to time and shall not use the Card for Eligible Online Transactions in excess of such Credit Card Monthly Online Spending Limit.

Cardholder's Liability

13. Main Cardholder shall be liable to the Company for any and all transactions effected and/or liabilities incurred by the use of Additional Card(s) in accordance with the User Agreement.

Cancellation and Suspension

14. The Company shall have no obligation (in whatsoever nature) to provide or continue to provide the Credit Card Monthly Online Spending Limit Service to any person.
15. The Company may at any time vary, suspend, cancel or terminate the provision of the Credit Card Monthly Online Spending Limit Service and/or disapprove any transaction proposed to be effected thereby and may not give any reason.
16. For the avoidance of doubt, upon expiration, cancellation or termination for any reason of a Card to which the Credit Card Monthly Online Spending Limit Service is made available, such Credit Card Monthly Online Spending Limit Service shall also be automatically terminated at the same time.

Effective Date: December 2023

The Chinese version of these Important Notes is for reference only. If there is any conflict or inconsistency between the English and Chinese versions of these Important Notes, the English version shall prevail