

**TERMS AND CONDITIONS OF BOC ESSO PLATINUM MASTERCARD  
UP TO 14.63% PETROL DISCOUNT**

**APPLICABLE TO OFFER 1 BOC ESSO PLATINUM MASTERCARD UP TO 3% SPENDING CREDIT**

**REWARD**

1. Cardholders have to spend with a BOC Esso Platinum Mastercard (the “Eligible Credit Card”) and accumulate designated local retail spending with the same card in the respective statement cycle to enjoy up to 3% Spending Credit Rewards (the “Spending Credit Reward”) on spending at Esso or Feoso service stations with the physical card. (the “This Promotion”)
2. Local Retail Transaction includes: Local retail transaction, spending at any Esso or Feoso service station in Hong Kong and/or Merchant Interest-free Instalment Plan (only applicable to retail transactions and/or monthly installment amount made in Merchant Interest-free Instalment Plan) which is the amount of posted transactions within the statement cycle (the “Eligible Transaction”). Except online bill Payment, online bill payment instalment, mail order, fax/phone order, Octopus Automatic Add Value, autopay, payment for public utilities, instant rewards offer, cash advance, annual fee, finance charges, arrangement fee, balance transfer amount, Cash Before Cash amount, gift redemption fee, casino transaction, overseas spending, overseas cash advance, Insurance or Fund installment amount, overdue fees, over-limit fees, interest, monthly installment for the credit card interest-free installment plan prior to This Promotion, tax payment, gift delivery service charge and speculation transactions etc.
3. Station Spending includes: The spending via the physical Eligible Credit Card at any Esso or Feoso service station in Hong Kong. Only posted transactions during the billing statement cycle with valid sale slips are eligible for This Promotion (the “Station Spending”).
4. Spending Credit Reward: The Spending Credit Reward is calculated monthly based on the posted transactions during the billing statement cycle as shown in the table below. The Spending Credit Reward shall be rounded to the nearest dollar. It will be posted to the Eligible Credit Card account after the statement cycle cut off date and will be shown on the next statement cycle. Each eligible cardholder can enjoy the up to 3% Spending Credit Reward. Eligible Transactions emanating from an additional card will be combined with those from the main card to calculate towards the total Spending Credit Reward.

Total local retail transaction amount in a monthly billing statement cycle	Reward ratio of Esso or Feoso service stations spending
HK\$2,000 or below	1%
Above HK\$2,000 – below HK\$4,000	2%
HK\$4,000 or above	3%

Example: Cardholder has HK\$4,500 total eligible transaction in June statement cycle which includes the Station Spending HK\$2,000 in Esso or Feoso service station and the Spending Credit Reward amount is HK\$60 in that month (which means the Station Spending HK\$2,000 times 3%).

**APPLICABLE TO OFFER 2 & 3 ESSO SMILES CARD PETROL DISCOUNT:**

1. Cardholders are required to present a valid Esso Smiles card in order to enjoy the Esso Smiles instant petrol discount and earn Esso Smiles points.
2. This Promotion does not apply to Esso Fleet and Discount Card customers.
3. Offers are provided by Esso Smiles Driver Rewards Program. The Esso Smiles Driver Rewards Program reserves the right to amend offer details at any time without prior notice.
4. Please ask station staff or call 3197 8188 for details regarding the Esso Smiles Driver Rewards Programme.

**GENERAL TERMS & CONDITIONS OF UP to 14.63% PETROL DISCOUNT:**

1. The promotion runs from 1 January 2020 until 23 July 2020 (Counted by the post date).
2. BOC Credit Card (International) Ltd (the “The Company”) will determine the eligibility of each transaction by matching the cardholder’s transaction records held by The Company. If the transactions information differs from those of The Company records, the latter shall be final and conclusive.
3. 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 provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after This Promotion. All sales slips and/or such further documentation submitted to The Company will not be returned.
4. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as the Eligible Transaction and will not be qualified for the spending credit reward.

Only posted transactions with valid sales slips are eligible for This Promotion.

5. Only cardholders whose credit card accounts are valid and in good standing throughout the entire promotion period and at the time the spending credit being awarded will be eligible for the reward. In the event of termination of the credit card account, violation of the Card User Agreement, the card account being in default or forfeiture of the spending credit reward during This Promotion or at the time the reward is being awarded, the spending credit reward will be cancelled automatically forthwith.

6. The spending credit awarded cannot be refunded, transferred, resold, or redeemed for cash or other gift items.

7. 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 benefits of any of the provisions of these terms and conditions.

8. The Company and ExxonMobil Hong Kong Limited reserve the right to change the terms and conditions at any time without prior notice.

9. In case of any dispute, the decision of The Company shall be final and conclusive.

10. 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.