

Upgrade to BOC Esso World Mastercard with New Card Design



Starting from 26 July, 2020, newly issued, renewed or reissued BOC Esso Mastercard will all be upgraded to BOC Esso World Mastercard with contactless payment function while its account number, perpetual annual fee waiver arrangement and other service fees will remain unchanged. Moreover, cardholders can enjoy following promotional offers as well:

1. **Extra HK\$0.4/L Instant Petrol Discount Offer Every Day¹**
2. **2-in-1 Card, Credit Card and Membership Card Combined²**
3. **Up to 5X Gift Points for Dining and Department Store Transactions³**

Following the instructions on welcome pack, please activate your new card upon receipt for your own protection. By activating or using this card, you are accepting and agreeing to be bound by the terms and conditions of the User Agreement, while your subject card will be terminated with immediate effect. Thereafter please cut the defunct card(s) across its chip and magnetic strip before disposal.

If you **do not wish to accept** this new card, please call our 24-hour Customer Service Hotline on (852)2928 2388 for further arrangement. Your credit card account and any related valid additional cards and services will continue to be effective until the card expiry date. For details, please refer to "Notice of Credit Card Termination"⁷.

BOC Credit Card (International) Ltd
July 2020



Notes:

1. "Extra Petrol Discount with BOC Esso World Mastercard" is valid from 24 July 2020 to 31 December 2021 (both dates inclusive) ("Petrol Discount Promotion Period"). Customer must purchase Synergy Supreme⁺ premium petrol or Synergy Extra petrol at any Esso or Feoso service station in Hong Kong with physical BOC Esso World MasterCard in order to enjoy the extra HK\$0.4/L instant petrol discount.
2. To link BOC Esso World Mastercard with Esso Smiles membership, the customer should read and accept Esso Smiles Driver Rewards™ Programme terms and conditions and contact BOC Credit Card (International) Limited's ("the Company") Customer Service Hotline on (852)2928 2388 for the arrangement.
3. From 1 Aug 2020 to 31 December 2020 (both dates inclusive), BOC Esso World Mastercard cardholders can earn extra 1X Gift Point on top of the basic 1X Gift Point (HK\$1=1 Gift Point) for local transactions on dining and department stores. If cardholders' local/overseas retail spending/cash advance reach HK\$15,000 or above in a month, all local transactions on dining and department stores in that month is entitled to extra 3X Gift Points (total 5X Gift Points), with no upper limit.
4. The BOC Esso World Mastercard with Mastercard contactless payment function provides cardholders with a hassle-free card spending worldwide wherever Mastercard contactless payment is accepted. The cardholder can simply tap the card against the reader to settle any transaction of HK\$1,000 or below without the need for signature verification. For details, please visit www.mastercard.com.hk.
5. If the Company has not received the cardholder's instructions to the contrary when the BOC Esso World Mastercard is being issued, renewed or reissued, it shall be deemed the customer has accepted the new card upgrade. In case of any dispute, the decision of the Company shall be final and binding.
6. Only cardholders whose credit card accounts are valid and in good standing when the BOC Esso World Mastercard is sent out will be eligible for the card upgrade. In the event of termination of a credit card account, violation of the Card User Agreement or the card account being in default, the Company may not be able to issue the credit card.
7. Notice of Credit Card Termination:
 - All outstanding balance inclusive of any outstanding instalment amount will be shown on the monthly statement following account closure. Please note that the cardholder must fully settle the outstanding balance on or before the final statement due date. If the cardholder has set up direct debit, autopay, autopay for insurance premiums, internet bill payments, monthly stocks savings plans, monthly funds savings plans, Octopus Automatic Add Value Service, BOC card service and other cardholder value-added services etc. on the card, such services will lapse automatically on the service cessation date. The cardholder must make alternative arrangements where appropriate.
 - Please note that on condition that there has been no outstanding balance and has not been, within 5 years immediately before account cancellation, any default in payment for a period in excess of 60 days on the cardholder's card account, the cardholder has the right to instruct the Company to make a request to the credit reference agency to delete from its database any account data relating to the cancelled card account in accordance with Clause 2.15 of the Code of Practice on Consumer Credit Data. Cardholders can send written requests to the Customer Services Department, 20/F., BOC Credit Card Centre, 68 Connaught Road West, Hong Kong.
8. No person other than the cardholder and the Company will have any rights under the Contracts



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(Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

9. Other terms and conditions apply. The Company reserves the right to change and to amend the relevant terms and conditions. For details, please visit www.bochk.com/cc/s/esso/e/.
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.
11. In case of any dispute, the decision of the Company shall be final.

Reminder: To borrow or not to borrow? Borrow only if you can repay!