BOC Travel Rewards Visa Signature Card Application Form

Perpetual Annual Fee Waiver

6 9 8 C R C 0 0 0 1 0 0 1

Please submit the completed application form with the supporting documents to BOC Credit Card (Int'l) Ltd., 3/F, Bank of China Centre, Olympian City, 11 Hoi Fai Road, West Kowloon.

Please complete in BLOCK Letters and put a "✓" in the appropriate box.

BOC Credit Card (International) Ltd. ("the Company") will on the basis of your supporting documents make the final decision either to decline or approve your application and decide on the card type offered, including credit limit, without notice. A full time student applicant should complete a "BOC Credit Card Student Application Form" (this application form is not applicable for full time students).

Referral Branch / Dept. No. _____ Staff No. 8 8 _____

012 SC=311 RoadShow SC= _____ Staff Tel. No. _____

CRC50 **Promotion Period: From now until 31 December 2019**

TYPE OF CREDIT CARD APPLIED

Please select one of the cards. If the applicant does not specify or choose two cards at the same time, BOC Credit Card (International) Limited ("the Company") will select one for the applicant.

BOC Travel Rewards Visa Signature Card (503)

☐  (PM0886) or ☐  (PM0885)

Annual Income Required HK$300,000 CSET=M14

WELCOME OFFER SELECTION (for main card applicants only)

Welcome offer is only applicable to new card applicants. Applicant may choose one welcome offer only. Please refer to the Terms and Conditions of Welcome Offer attached. If the applicant does not specify or choose more than one welcome offer, BOC Credit Card (International) Ltd. ("the Company") will select one for the applicant.

☐ HK$200 Free Spending Credit (WA) or

☐ HK$500 Free Spending Credit (W6) or

☐ "Interest-Free Cash Installment" Loan up to HK$80,000# (Available to main card applicant only) (VP)

Please fill in details as required below if opt for "Interest-Free Cash Installment" Loan: (AACCCCVC)

Name of Receiving Bank: _____

Account No.: _____

The designated receiving bank account shall be a savings or current bank account with a bank in Hong Kong under the name of the Main Card applicant. Please provide a copy of the monthly statement or the front page of the passbook of such bank account (copy must indicate clearly the name of the account holder and account number).

PERSONAL DATA

Name in English _____

Chinese Name | Formerly Used Name/Alias (if applicable)(Please provide proof(s))

Nationality (Country/Region) | ID Card No. (Please attach copy)

Marital Status ☐ Single 1 ☐ Married 2 ☐ Divorced 3 | Age

Date of Birth DD/ MM/ YY | Sex ☐ M ☐ F

^ Residential Address (P.O. Box is not acceptable)

Room/Flat Floor Block

Name of Building/Estate

No. & Name of Street

District ☐ HK 1 ☐ KLN 2 ☐ NT 3 China Location Code

☐ My permanent address is different from the above (please provide permanent address proof)

Years of Residence Y M | ^ E-mail Address

Please provide an email address. Terms and Conditions and Relevant Documents will be delivered to the email address provided. During application processing, if there is no valid email address found from your records of either the Company or the Bank of China (Hong Kong), Terms and Conditions and Relevant Documents will be delivered to you by mail.

^ Hong Kong Residential Tel. No. Country/Region Code _____ – Area Code _____ – _____

^ Mobile Phone/ Pager No. Country/Region Code _____ – Area Code _____ – _____

Accommodation

☐ Private Property (Mortgaged) 2 ☐ Home Ownership Scheme Housing (Mortgaged) 3 ☐ Rented 6

Monthly Installment / Rental: ☐ Singly ☐ Jointly HKD _____

☐ Self-owned (Not Mortgaged) 1 ☐ Public Housing / Tenants Purchase Scheme 5

☐ Relatives 4 ☐ Quarters / Others 7 _____

Education ☐ University or above 01 ☐ Post Secondary 02 ☐ Secondary 03

☐ Primary 04 ☐ Others 05 _____

^ Customers' contact information (including but not limited to mobile phone number and email address) may be used for notifying important matters relating to their credit card accounts. If the relevant contact information is not provided, you will not be able to receive important risk notifications from the Company and the service of your credit card may be affected.

JOB INFORMATION

☐ Employed by (non-contract) ☐ Self-Employed ☐ Contract (Date of Termination of contract _____)

☐ Housewife ☐ Retired ☐ Others _____

Employer/Company Name in English

Employer/Company Name in Chinese

Employer/Company Address in English

Room/Flat Floor Block

Name of Building

No. & Name of Street

District ☐ HK 1 ☐ KLN 2 ☐ NT 3

Company Tel. No. Country/Region Code _____ – Area Code _____ – _____ Ext.

Monthly Salary (HKD) | Business Nature

Position | Years of Service Y M

CONNECTED PARTIES

As at the date of this application, are you one of the following persons or their relatives: director/ supervisor/chief executive/senior management and key staff/chairman of committee/head of department/ head of branch/lending officer/controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller/ minority shareholder controller/director/senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control? Would any of your guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?

☐ No, I/We confirm that I am/we are not any of the above persons or their relatives. I/We undertake to notify BOCHK and the Card Company promptly should my/our status change, i.e. I/we become one of the above persons or their relatives.

☐ Yes, please complete the following information.

Chinese Name _____ English Name _____

Company's Name _____

Department _____

Relationship with Applicant _____

OTHER INSTRUCTIONS

Settings of Correspondence Address/Statements:

Please set up my Correspondence Address using ☐ Residential Address ☐ Company Address

If you have registered for Internet Banking Services of Bank of China (HK) / Nanyang Commercial Bank / Chiyu Bank or Online Services of the Card Centre, you will receive e-Statements of the credit card(s) approved under this application by default but not paper statements. You may change the statement setting online anytime. Please note that e-Statement will be provided to you pursuant to the "Terms and Conditions for Online Services of BOC Credit Card (International) Limited". You may refer to and read the said Terms and Conditions at the website of BOC Credit Card (www.bochk.com/creditcard). By activating or using the approved BOC Credit Card, you are deemed to have accepted the said Terms and Conditions and agreed to be bound by them.

ATM Screen Language : ☐ Chinese 1 ☐ English 2

Set-up opt-out of "Over-the-limit Facility" function

☐ I request the Company to set up the parameters for my main and additional credit card(s) (if any) approved as a result of this application to decline over-the-limit transaction whenever it occurs so as to avoid any charge for Overlimit Handling Fee.

If you wish to set-up opt-out of Over-the-limit Facility function for other BOC credit card account(s), please do so separately for each account.

To find out more about the service terms for opting out of the "Over-the-limit Facility" function, please refer to the enclosed Terms and Conditions.

Card Collection: BOC Credit Card collection letters will be sent to you separately. Please select collection location as follows: If applicant is existing BOC Credit Card cardholder; your new credit card will be mailed to your corresponding address which has registered in your BOC Credit Card account accordingly.

☐ Bank of China (Hong Kong)

District	Branch Code
Bank of China (HK)-Hong Kong Island	
☐ Central District Branch	012349
☐ Kennedy Town Branch	012560
☐ 409 Hennessy Road Branch	012611
☐ Bank of China Tower Branch	012875
☐ Central District (Wing On House) Branch	012916
☐ Causeway Bay Branch	012828
☐ Heng Fa Chuen Branch	012390
☐ Lee Chung Street Branch	012594
☐ Aberdeen Branch	012706
☐ King's Road Branch	012737
☐ North Point Branch	012891
☐ Kam Wa Street Branch	012882
☐ Taikoo Shing Branch	012888
Bank of China (HK)-Kowloon	
☐ Choi Hung Road Branch (San Po Kong)	012646
☐ Wong Tai Sin Branch	012567
☐ Choi Hung Branch (Ngau Chi Wan)	012758
☐ Diamond Hill Branch	012813
☐ Whampoa Garden Branch	012890
☐ To Kwa Wan Branch	012918
☐ 194 Cheung Sha Wan Road Branch	012352
☐ Sham Shui Po Branch	012552
☐ Festival Walk Branch	012816
☐ Kowloon Plaza Branch	012898
☐ Castle Peak Road (Cheung Sha Wan) Branch	012923
☐ Mei Foo Mount Sterling Mall Branch	012566
☐ Kwun Tong Plaza Branch	012601
☐ Kowloon Bay Branch	012866
☐ Yau Tong Branch	012785
☐ Lam Tin Branch	012815
☐ Prince Edward Branch	012351
☐ Humphrey's Avenue Branch	012394
☐ Mong Kok Branch	012586
☐ Yau Ma Tei Branch	012878
Bank of China (HK)-NT	
☐ On Chee Road Branch	012571
☐ Tai Po Branch	012591
☐ 74 Tai Wai Road Branch	012608
☐ New Town Plaza Branch	012695
☐ City One Sha Tin Branch	012565
☐ Ma On Shan Plaza Branch	012805
☐ HKUST Branch	012896
☐ East Point City Branch	012814
☐ Tsuen Wan Branch	012355
☐ Kwai Cheong Road Branch	012802
☐ Metroplaza Branch	012742
☐ Castle Peak Road (Tsuen Wan)	012880
☐ Kau Yuk Road Branch	012573
☐ Luen Wo Market Branch	012616
☐ Sheung Shui Branch	012590
☐ Tuen Mun Town Plaza Branch	012889

☐ Nanyang Commercial Bank ☐ Chiyu Bank _____ Branch

If you wish to have ATM facilities, please apply upon card collection at designated branch.

DECLARATION OF CREDIT FACILITIES

Do you have any (Including all loan applications in processing) Secured Loan Products (except Self-residential Mortgage) under other Banks/Financial Institutions OR Unsecured Loan Products under Financial Institutions (except Banks)?

☐ No ☐ Yes (Please fill in the below items if choose "yes")

Total Other Secured Loan Monthly Instalment Amount (HKD) : $_____

Total Other Secured Overdraft O/S Amount (HKD) : $_____

Total Other Unsecured Loan Monthly Instalment Amount (HKD) : $_____

Total Other Unsecured Revolving Credit O/S Amount (HKD) : $_____

YOUR SIGNATURE

I/We declare that the above information is true and complete and hereby authorize BOC Credit Card (International) Ltd ("the Company") to contact my/our employers, financial and credit reference institutions or any other credit or information source for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my/our application is approved, for the operation of my/our account(s).If I/we are the existing customer(s) of the Company and/or have previously supplied any data to the Company for application purpose, unless I/we provide further updated data in this application form, I/we confirm that all my/our existing records and/or the supplied data are up-to-date. I/We further agrees to notify the Company promptly in writing upon occurrence of any changes to that information, in any event not later than 30 days after such change, and to provide certified copies of any replacement or documents (including supporting and other documents required under any laws, regulations or guidelines issued by any regulatory or tax authorities, if applicable). I/We acknowledges that the Company has the right to rely on the information obtained or that comes to its knowledge from any source it may consider appropriate to update my/our existing information and may require my/our confirmation if necessary. I/We further authorize the Company to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Company confidentially to (i) the Company's employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties employed by the Company to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) Bank of China (Hong Kong) Limited and its subsidiaries; and (iv) any third party whose name or logo appears on the Card.

I/We agree and understand that the data held by the Company relating to me/us may be transferred to other places (including places outside Hong Kong) at any time and from time to time where the Company deems necessary.

I/We hereby solemnly and sincerely declare that (i) I/We have not held any credit card that was cancelled by the issuer due to my/our default in payment; (ii) I/We do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness (including without limitation credit card, mortgage, personal loan and other financial arrangement); (iii) I/We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere; and (iv) I/We have carefully and conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I/we see any reason why I/we should do so.

I/We have carefully read and fully understand the attached "Important Terms and Conditions of BOC Credit Card", "Terms and Conditions of Promotional Offers", "BOC Credit Card Key Facts Statement", "Terms and Conditions for opt-out of "Over-the-limit Facility" function", "Data Policy Notice" (or such others document(s) issued under whatever name from time to time by BOC Credit Card (International) Limited and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data (as the same may be amended from time to time)), and agree to be bound by them (if applicable).

I/We understand that the Card Company does not engage with any financial intermediary and the Card Company does not accept any credit card application referred to it by any financial intermediary or third party. I/We also confirm that my credit card application is not a referral by any financial intermediary or third party, nor I/We have provided any personal information to financial intermediary or third party for procuring, negotiating, obtaining or application of this credit card.

I **do not wish** BOC Credit Card (International) Limited to use my personal data in direct marketing via the following channel(s) (please use "✓" to select the channel(s)):

☐ Electronic Channels ☐ Mail ☐ Personal Call

If you return this Form without ticking any of the above boxes, it means that you do not wish to opt-out from any form of BOC Credit Card (International) Limited ("the Company")'s direct marketing.

☐ To improve and provide more comprehensive services to our customers, the Company may provide your personal data to other members of the Group* and other persons^ for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick "✓" this box if you **do not wish** the Company to provide your personal data to the above persons for the above purposes.

*** The "Group" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated.**

The above represents your present choice regarding whether or not to receive direct marketing materials, and the Company's intended provision of your personal data to other members of the Group* and other persons^ for their use in direct marketing. This replaces any choice communicated by you to the Company prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Company's Data Policy Notice.

^ Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

X	
Signature of Main Card applicant (Please do not alter)	Date

(31/12/2019)

NOTICE

1. Applicant must be aged 18 years old or above.
2. Please return the original copy of this application form together with the required supporting document by mail or pass to any Bank of China (Hong Kong) branches.
3. Documents submitted (including this application form) will not be returned.
4. BOC Credit Card (International) Limited ("The Company") will make the final decision on either to decline or approve any card application, its credit card type, credit limit and related interest rate.
5. Should the applicant be a current BOC Main Card cardholder, his/her credit history and existing credit limit will be taken into consideration in the final approval and credit judgment. The credit limit should be shared among all HKD credit cards and BOC CUP Dual Currency Credit Card.
6. Applicant understands the application and approval of the Credit Card are subject to sections 85 of the Banking Ordinance (Cap.155), and the loan amount is determined by the final approval decision of BOCHK.
7. Remuneration of sales staff consists of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.
8. Please refer to BOC Credit Card (International) Limited Card User Circular.
9. The Company reserves the right to adjust the interest rate at any time.

To avoid processing delay of your application, please enclose copy of the following documents:

☐ Please enclose a photocopy of Hong Kong Identity Card of the applicant (in A4 size, with enlarged image & in light colour). If an applicant does not have a Permanent Resident Hong Kong Identity Card, please provide together with a valid passport copy. If the applicant is non-Hong Kong resident, please provide a valid passport copy (if the applicant is a mainland resident, please provide a valid passport copy or an Exit-entry Permit for Travelling to and from Hong Kong and Macau, together with a copy of the Certification of the Place of Permanent Right of Abode),

☐ Current 3-month residential address proof, e.g. electricity bill, rates demand note, bank statement (if permanent address is different from the current residential address, please provide additional permanent address proof),

☐ Bank statement/passbook showing your name, account number and the latest 2 months' salary or the latest month's salary proof or the latest Tax Demand Note,

☐ Latest 2 months' bank deposit documents and other asset proof for non-working applicant,

☐ Business Registration Certificate and the latest tax return for sole proprietor or a partner in a business.

Additional document(s) may be required for approval of the application.

BOC Travel Rewards Visa Signature Card



Travel with your BOC Travel Rewards Visa Signature Card to enjoy 8% cash rebate on overseas transactions, up to HK$500 per month, HK$6,000 a year. Pick your destination and fly now!

8% Year-Round Cash Rebate on Overseas Transactions

Enjoy 8% cash rebate on overseas transactions throughout 365 days of the year! No registration is required.

Offer Tips:



Get the latest handbag in your next trip

Earn HK$480



4D3N resort for two

Earn HK$400



Wagyu meal for family of four

Earn HK$320

Overseas Transactions **8%** Cash Rebate

Remark: Each overseas retail transaction of HK$500 or above is entitled to 8% cash rebate when the accumulated overseas transaction amount reaches HK$6,000 in any one month, plus three or more local retail transactions conducted in the same month. Each Applicable Card account (main card and additional card combined in the calculation) is eligible for a maximum of HK$500 cash rebate in each month. Other terms and conditions apply.

Two Card Faces to Choose From

BOC Travel Rewards Visa Signature Card offers a choice of either red or blue card face for your selection.

Other Superior Privileges

You can enjoy exclusive privileges including dining, shopping and entertainment etc. for Visa Signature Card around the world.

Remark: For details, please visit www.visa.com.hk.

All-rounded Travel Privileges & Concierge Services

BOC Travel Rewards Visa Signature Card fulfills your travel needs from beginning to end. Realizing your travel dreams could not be any easier! Visa Signature Card offers you all-rounded travel privileges and concierge services, including:

- Flight reservations
- Car rental reservations
- Other general requests
- Hotel reservations
- Trip planning

Remark: For details, please visit www.visa.com.hk.

Gift Point Reward Program

You can earn Gift Points upon spending with your card (in the ratio of HK$1 spending = 1 Gift Point), including retail spending, cash before card service, autopay or Octopus AAVS. Gift Points can be accumulated and combined with those points generated by other BOC credit cards. With the accumulated Gift Points, you can redeem cash rebate, cash coupons or mileage points of Asia Miles, Air China, China Eastern Airlines and China Southern Airlines through the BOC Credit Card Superior Travel Awards.

Remark: The Gift Point Program is not applicable to those transactions in the merchant or service categories of "Cash Advance", "Balance Transfers", "Bank or Credit Card Service", "Credit Services", "Securities Brokers", "Inland Revenue Department", and under the bill type of "Policy Loan Repayment. Merchant or service categories are subject to change and may be defined from time to time by BOC Credit Card (International) Ltd (the "Company") at its sole discretion. The Company reserves the right to change the above categories of transactions and merchants at any time without notice.

Instant Rewards

Simply spend with your BOC Travel Rewards Visa Signature Card at over 3,000 designated merchant outlets to enjoy "Instant Rewards", by redeeming HK$1 instant cash discount with every 250 Gift Points.

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

Terms and Conditions are applicable to the above offers and services. For details and other BOC Credit Card Privileges and Offers, please visit www.bochk.com/creditcard.

BOC Credit Card
24-hour Promotion Hotline:
2108 3288
Website:
www.bochk.com/creditcard

Please Follow WeChat ID

BOCHK_CC

New customers

Perpetual Annual Fee Waiver

can enjoy the following exclusive welcome offers

HK$200 Free Spending Credit

or

HK$500 Free Spending Credit

or

"Interest-Free Cash Installment" Loan up to HK$80,000

- Loan amount of up to HK$80,000 or 80% of credit limit (whichever is lower)
- No spending requirement, up to 9-month repayment period
- Extra cash for greater financial flexibility

Interest % Free
Handling Fee Waived
Cash Installment Loan

Promotion Period :
From now until 31 December 2019

TERMS & CONDITIONS OF PROMOTIONAL OFFERS

WELCOME OFFER

1. The promotion period runs from now until 31 December 2019 ("Promotion Period"). Only applicant whose application is approved within the promotion period will be eligible for the welcome offer.
2. There is no spending requirement for the BOC Travel Rewards Visa Signature Card applicant who selects "Interest-Free Cash Installment" Loan (the "Loan") as the welcome offer. The maximum Loan amount cannot exceed HK$80,000 or 80% of the available credit limit of the relevant card accounts (whichever is lower) whereas the minimum Loan amount is set at HK$3,000. The Loan shall be repaid by 9 equal monthly installments. BOC Credit Card (International) Limited ("the Company") has the right to make the final decision on the approved loan amount. Details of the Loan including, but not limited to, the approved amount, the loan tenor and the repayment period will be specified in a loan approval notification letter. Application for the Loan shall be subject to the "Terms and Conditions of Installment Program". Any amount debited to the account in connection with the Loan shall not be counted towards the award of "Gift Points" or the "Cash Rebate" program. If no payment or payment of less than the outstanding balance of the relevant account is received by the Company on or before the payment due date, fees and charges at a rate as set out in the Fees Schedule shall be charged. Please refer to the Card User Agreement, Terms and Conditions of Installment Program and the Fees Schedule for details.
3. Successful BOC Travel Rewards Visa Signature Card applicants, who select "HK$500 Free Spending Credit" as the welcome offer, are required to accumulate spending of HK$8,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending") (online bill payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the BOC Travel Rewards Visa Signature Card account within the first two months of card issuance in order to be eligible for the welcome offer.
4. Successful BOC Travel Rewards Visa Signature Card applicants, who select "HK$200 Free Spending Credit" as the welcome offer, are required to accumulate spending of HK$2,000 or above in retail spending/cash advance/Cash Before Card/posted amount of merchant installment program ("Spending") (online bill payment, Octopus Automatic Add Value Service, unposted repayment of cash installment plan and such other transaction types designated by the Company from time to time are excluded) in the BOC Travel Rewards Visa Signature Card account within the first two months of card issuance in order to be eligible for the welcome offer.
5. A main cardholder who has successfully applied for additional card(s) at the same time will be eligible for 25,000 Gift Points. The accumulated spending in HKD account of each additional card has to be at least of or over HK$2,000 for retail spending/cash advance/Cash Before Card/posted amount of merchant installment plan ("the Spending") (online Bill Payment, Octopus Automatic Add Value Service, unposted installment repayment and such other transaction types as may be designated by the Company from time to time are excluded) within the first two months of card issuance. Each main cardholder is entitled to a maximum of 225,000 Gift Points originated from additional cards. Each main cardholder can apply maximum nine additional cards.
6. Applicants who are existing main cardholders of any BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau and Private Label Card are all excluded), or have cancelled or have been holders of any of the above cards within 12 months prior to the date of application will not be entitled to the welcome offer upon approval of the card application.
7. If the additional card applicant currently holds any BOC Credit Card and/or BOC Dual Currency Credit Card (including Main Card and Additional Card, but Business Card, Commercial Card, Intown Virtual Card, BOC Great Wall International Credit Card, US Dollar Card, Credit Card issued in Macau and Private Label Card are all excluded), or have cancelled or have held any of the above card within 12 months prior to the date of application, the main cardholder will not be entitled to the additional card welcome offer highlighted in Clause 5.
8. The Free Spending Credit and gift points will be credited to the main cardholders' accounts within 4 to 6 weeks after all Spending requirement (if applicable) are fulfilled. The status of the relevant credit card account must be normal, valid and in good credit condition.
9. The selection of the welcome offer once confirmed, it cannot be altered or exchanged for cash or other gifts. When successful applicants have not specified their welcome offer preference or have selected more than one welcome offer, the Company will make the final decision on their behalf.
10. The Company reserves the right to offer an alternative gift of equivalent or approximate value.
11. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/ cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer of which the cost of "HK$500 Free Spending Credit" is **HK$500**; "HK$200 Free Spending Credit" is **HK$200** to the cardholder's account without prior notice.
12. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited.
13. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is non-refundable and non-transferrable.
14. Where an applicant has successfully applied for two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards within the Promotion Period, the said applicant will be entitled to one welcome offer only, and the offer will be based on the approved highest tier card (the credit card tier in descending order is Visa Infinite Card, Dual Currency Diamond Prestige Card, Dual Currency Diamond Card, World Mastercard, Visa Signature Card, Platinum Card, Titanium Card and Classic Card). Where the credit cards are applied and approved at different times, the welcome offer for the first approved credit card will be offered.
15. 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.

16. The Company reserves the right to change, suspend or terminate the welcome offers or amend their terms and conditions at its sole discretion without prior notice.
17. In case of any dispute(s), the decision of the Company shall be final.
18. In case of any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail and apply.

Terms and Conditions of BOC Travel Rewards Visa Signature Card 8% Year-Round Cash Rebate on Overseas Transactions ("The Promotion")

1. The promotion period runs from now until 31 December 2019 (both dates inclusive and based on the transaction date) (the "Promotion Period"). The promotion will be counted by calendar month that is starting from the first day of the month until the last day of the month. All transactions are counted based on the transaction date and must be posted within 7 days from the transaction date.
2. Within the Promotion Period, retail transactions outside Hong Kong (refer to Clause 5 for the definition) of HK$500 or above on BOC Travel Rewards Visa Signature Card (the "Applicable Card") issued by BOC Credit Card (International) Ltd. (the "Company") in Hong Kong are entitled 8% cash rebate (the "Reward") if Cardholders meet the following requirements:
   a) at least three or more local retail transactions (refer to Clause 4 for the definition) are conducted in any one month; and
   b) the accumulated amount of transactions outside Hong Kong (refer to Clause 5 for the definition) reaches HK$6,000 or above in the same month.
3. Eligible transaction(s) from an additional card will be combined with those from the main card to be calculated towards the Reward. Cash rebate awarded will be rounded to the nearest dollar and credited to the main card account of the Applicable Card in the month following the transaction month. Each Applicable Card account (main card and additional card combined in the calculation) is eligible for a maximum of HK$500 cash rebate in each month.
4. Eligible local retail transactions include local retail transactions with machine printed/electronic sales slip/receipt, online retail transactions, posted amount of Merchant Interest-free Instalment Plan within the Promotion Period (the "Eligible Local Transaction"). Unposted amount of Merchant Interest-Free Instalment Plan, Instant Rewards offer, cash advance, autopay, Octopus Automatic Add Value, balance transfer amount, Cash before Card amount, "Cash Instalment" Plan, "Statement Instalment" Plan, online bill payment instalment, annual fee, finance charges, handling fee, gift redemption fee, payment via online payment system to designated merchants (for example but not limited to Paypal or Alipay etc.), any bill payment (including but not limited to payment of telecommunication or utilities bills), online bill payment, mutual funds and securities payment, tax payment, casino transaction, speculation transactions, unauthorized transactions, all other retail transactions without machine printed/electronic sales slip/receipt and any categories of transaction determined from time to time by the Company are all excluded.
5. Eligible overseas retail transactions include retail transactions outside Hong Kong with machine printed/electronic sales slip/receipt (the "Eligible Overseas Transaction"). Online retail transactions, transactions classified as non-overseas by the Company/Visa Worldwide Pte. Limited, Instant Rewards offer, cash advance, autopay, Octopus Automatic Add Value, balance transfer amount, Cash before Card amount, "Cash Instalment" Plan, "Statement Instalment" Plan, online bill payment instalment, annual fee, finance charges, handling fee, gift redemption fee, payment via online payment system to designated merchants (for example but not limited to Paypal or Alipay etc.), any bill payment (including but not limited to payment of telecommunication or utilities bills), online bill payment, mutual funds and securities payment, tax payment, mail order, fax/phone order, casino transaction, speculation transactions, unauthorized transactions, all other retail transactions without machine printed/electronic sales slip/receipt and any categories of transaction determined from time to time by the Company are all excluded.
6. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for the Reward.
7. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Reward is being awarded will be eligible for the Reward. In the event of termination of a credit card account, violation of the Card User Agreement or the card account being in default, the Reward entitlement will be forfeited automatically forthwith and will not be re-awarded afterwards regardless of the card status.
8. To confirm the Reward earned by each cardholder under the Promotion, the Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Company. If the information provided by cardholder differs from that of the Company records, the latter shall be final and conclusive.
9. Cash rebate awarded cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
10. Cash rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the cash rebate is credited.
11. Should the cardholder commit any abuse or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the cash rebate and reverse any so awarded cash rebate from the card account without prior notice. The Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
12. If the Eligible Transaction is cancelled subsequent to the award of the cash rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the credit card account with the cash rebate awarded without prior notice.
13. 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. All sales slips and/or such further documentation submitted to the Company will not be returned.
14. The Company reserves its right to change, suspend or terminate the Promotion or amend the terms and conditions at its sole discretion without prior notice. All matters and disputes will be subject to the final decision of the Company.
15. 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.
16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

IMPORTANT TERMS & CONDITIONS OF BOC CREDIT CARD

The important terms and conditions of the Credit Card User Agreement ("User Agreement") which impose significant liabilities and obligations on you are summarised below for your particular attention. You should read the full version of the User Agreement which is available at the principal place of business of BOC Credit Card (International) Ltd. (the "Card Company") in Hong Kong and on the Card Company's website (www.bochk.com/creditcard).

1. Immediately upon receipt of the Card, you shall sign the Card and activate it according to our instructions. Your signature on the Card, or the use or activation of the Card shall constitute conclusive evidence of your acceptance of and agreement to be bound by the User Agreement.
2. Use of the Card is restricted exclusively to you for bona fide purchase of goods and/or services and/or cash advances only and you shall not use the Card for any other purposes, in particular any illegal purposes including payment for any illegal transaction.
3. You shall not transfer the Card to any person or allow any person to use the Card or pledge the Card as security for whatever purposes.
4. All the details of APRs for retail spending and cash advances and fees and charges are set out in the Fees Schedule referred to in the User Agreement. The Fees Schedule is available at our principal place of business in Hong Kong and on our website (www.bochk.com/creditcard).
5. You will receive a statement of account on a monthly or other periodic basis, except where there is no new transaction since the last statement. You shall examine the transactions shown on the statement carefully and notify us in writing of any error or unauthorized transactions within 60 days from the date of the statement. Otherwise, we shall be entitled to treat all transactions shown on the statement as correct.
6. You should repay the outstanding balance as shown on the statement on time to avoid payment of interests and finance charges. If we do not receive the minimum payment amount as specified in the relevant statement on or before the payment due date, an additional late charge shall be payable by you.
7. You shall exercise reasonable care and precautions to keep the Card safe and the PIN secret and use the Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by us to prevent fraud. You shall report as soon as reasonably practicable to us and the police upon the occurrence of any loss, theft, suspected unauthorized use or disclosure of the Card and/or PIN or any counterfeit card.
8. Provided that you have acted in good faith and with due care (including taking the precautions and actions under Clause 7 to prevent fraud), your liability for all unauthorized transactions (other than cash advances) incurred prior to report shall not exceed HKD500 or the maximum amount as notified by us from time to time.
9. You shall be fully liable for all losses and damages arising out of or in connection with the loss, theft, unauthorized use or disclosure of the Card and/or PIN if you have acted fraudulently or with gross negligence, or have failed to take reasonable care, precautions and actions under Clause 7 to prevent fraud, or if the unauthorised use of the Card involves the use of your PIN with or without your knowledge, or if you fail to report to us as soon as reasonably practicable. You shall fully indemnify us against all losses, damages, liabilities and all reasonable costs and expenses reasonably incurred as a result thereof.
10. The main cardholder shall be liable to us for any and all transactions effected and/or liabilities incurred by the main cardholder and additional cardholders through the use of their Cards whereas an additional cardholder shall be liable only for the transactions effected and the liabilities incurred by such additional cardholder through the use of his/her additional card.
11. Although an additional cardholder is liable only for the outstanding balance due from him/her to us, such additional cardholder may (at his/her option) settle the outstanding balances due from the main cardholder and/or other additional cardholders. Any payment made by an additional cardholder in excess of the outstanding balance due from him/her to us shall be irrevocably deemed to be voluntary payment to settle (in whole or in part) the outstanding balances due from the main cardholder and/or other additional cardholders.
12. Notwithstanding anything contained in the User Agreement regarding credit period granted to you by us, you shall repay all sums due to us immediately upon our demand.
13. You irrevocably authorise us to combine and set off all or any of your accounts with us at any time and from time to time.
14. You irrevocably authorize and instruct Bank of China (Hong Kong) Limited with which you may have account(s) to debit and pay to the Card Company the credit balance of such account(s) (whether held singly or jointly with other, and whether or not such amount is matured or due and payable) for the satisfaction of your liability to the Card Company without prior notice upon our request.
15. In the event of your default in repayment of any amount from time to time due to us, we are entitled to appoint debt collection agencies and/or institute legal proceedings at any time against you to enforce repayment. You shall indemnify us against all costs and expenses reasonably incurred in connection with the appointment of debt collection agencies, and against all legal costs and expenses reasonably incurred by us in enforcing repayment via legal process.
16. We may (in our discretion) change any of the terms and conditions of the User Agreement and/or the Fees Schedule provided that we will, where practicable, give you not less than 60 days' prior notice before any significant change of the terms and conditions take effect. Retention or continued use of the Card after the effective date shall constitute your acceptance of such changes. If you do not accept the proposed change, you may terminate the Card in accordance with the User Agreement.

If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Last update: May 2018

cidcbcHKD&DC(en)201805

CONTACTLESS PAYMENT FUNCTION

BOC Travel Rewards Visa Signature Card is a credit card with built-in contactless payment function. It allows you to conduct convenient transactions at any merchants fitted with a Visa payWave contactless payment reader worldwide. Simply tap the card against the reader to settle transaction of HK$1,000 or below without the need of signature verification. For details, please visit www.visa.com.hk.

TERMS & CONDITIONS FOR OPT-OUT OF "OVER-THE-LIMIT FACILITY" FUNCTION

1. Once the instruction to opt-out of "Over-the-limit Facility" function has been processed successfully, BOC Credit Card (International) Limited (the "Company") will reject any overlimit transaction conducted on the relevant main and additional credit card(s) (if any); unless they are processed offline (such as, but not limited to, Octopus Automatic Add Value Service, contactless transaction, in flight or cruise transactions or recurring payment and so on) then no Overlimit Handling Fee of HK$180 (per statement cycle) will apply.
2. If a cardholder does not opt out of "Over-the-limit Facility" function as aforesaid, the Company may exercise its discretion to accept and process any overlimit transaction conducted with the said card. Thereupon an Overlimit Handling Fee will be debited to the account whenever its balance exceeds the "Combined Limit" amount specified on the monthly statement.
3. If a cardholder needs to apply for the opt-out of "Over-the-limit Facility" function for other credit card(s), please call our 24-hour Customer Services Hotline at (852) 2853 8828 or download a "BOC Credit Card Customer Information Amendment Form" by visiting the Company's website (www.bochk.com/creditcard > Customer Services > Important Documents and Forms > Other Frequently Used Forms) for further processing.
4. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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DATA POLICY NOTICE

1. This Notice sets out the data policies of BOC Hong Kong (Holdings) Limited and its subsidiaries, including Bank of China (Hong Kong) Limited, BOC Credit Card (International) Limited, BOC Group Life Assurance Company Limited, Po Sang Securities and Futures Limited and BOCHK Asset Management Limited (each a "Company", for as long as such Company remains a subsidiary of BOC Hong Kong (Holdings) Limited and notwithstanding any change in the name of the Company) in respect of their respective data subjects (as hereinafter defined). The rights and obligations of each Company under this Notice are several and not joint. No Company shall be liable for any act or omission by another Company.
2. For the purposes of this Notice, the "Group" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated.
3. The term "data subject(s)", wherever mentioned in this Notice, includes the following categories of individuals :
   (a) applicants for or customers, authorized signatories, policy holders, beneficiaries and other users of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth provided by a Company;
   (b) sureties, guarantors and parties providing security, guarantee or any form of support for obligations owed to a Company;
   (c) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
   (d) suppliers, contractors, service providers and other contractual counterparties of the Company.

   For the avoidance of doubt, "data subjects" shall not include any incorporated bodies. The contents of this Notice shall apply to all data subjects and form part of any contracts for services that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Notice and the relevant contract, this Notice shall prevail insofar as it relates to the protection of the data subjects' personal data. Nothing in this Notice shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "Ordinance").
4. From time to time, it is necessary for the data subjects to supply the Company with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities.
5. Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking facilities or provide financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities.
6. Data relating to the data subjects are collected or received by the Company from various sources from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company, and data obtained from other sources (for example, credit reference agencies). Data may also be generated or combined with other information, available to the Company or any member of the Group.
7. The purposes for which the data relating to the data subjects may be used are as follows:
   (a) assessing the merits and suitability of the data subjects as actual or potential applicants for financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and/or processing and/or approving their applications, variation, renewals, cancellations, reinstatements and claims;
   (b) facilitating the daily operation of the services, credit facilities provided to and/or insurance policies issued to the data subjects;
   (c) conducting credit checks whenever appropriate (including, without limitation, at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year) and carrying out matching procedures (as defined in the Ordinance);
   (d) creating and maintaining the Company's scoring models;
   (e) providing reference;
   (f) assisting other financial institutions to conduct credit checks and collect debts;
   (g) ensuring ongoing credit worthiness of data subjects;
   (h) researching, customer profiling and segmentation and/or designing financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities for data subjects' use;
   (i) marketing services, products and other subjects (please see further details in paragraph 10 below);
   (j) determining amounts owed to or by the data subjects;
   (k) enforcing data subjects' obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
   (l) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any of its branches or that it is expected to comply according to:
      (i) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
      (ii) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
      (iii) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
   (m) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
   (n) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
   (o) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the data subjects;
   (p) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference; and
   (q) purposes incidental, associated or relating to Paragraph 7.

8. Data held by the Company relating to data subjects will be kept confidential but the Company may provide and disclose (as defined in the Ordinance) such data to the following parties for the purposes set out in the previous paragraph:
   (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Company in connection with the operation of its business, wherever situated;
   (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
   (c) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
   (d) any person making payment into the data subject's account;
   (e) any person receiving payment from the data subject, the banker of such person and any intermediaries which may handle or process such payment;
   (f) credit reference agencies, and, in the event of default, to debt collection agencies;
   (g) any financial institutions, charge or credit card issuing companies, insurance company, securities and investment company with which the data subjects have or propose to have dealings; and any reinsurance and claims investigation companies, insurance industry associations and federations and their members;
   (h) any person to whom the Company or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
   (i) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and
   (j) (i) any member of the Group;
      (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
      (iii) third party reward, loyalty, co-branding and privileges programme providers;
      (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
      (v) charitable or non-profit making organisations; and
      (vi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (7)(i) above, wherever situated.

   The Company may from time to time transfer the data relating to the data subjects to a place outside the Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above.
9. With respect to data in connection with mortgages applied by the data subject (if applicable, and whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Company, on its own behalf and/or as agent, to a credit reference agency:
   (a) full name;
   (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
   (c) identity card number or travel document number;
   (d) date of birth;
   (e) correspondence address;
   (f) mortgage account number in respect of each mortgage;
   (g) type of the facility in respect of each mortgage;
   (h) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
   (i) if any, mortgage account closed date in respect of each mortgage.

   The credit reference agency will use the above data supplied by the Company for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers in Hong Kong Special Administrative Region, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).
10. **USE OF DATA IN DIRECT MARKETING**

    The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
    (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
    (b) the following classes of services, products and subjects may be marketed:
       (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
       (ii) reward, loyalty or privileges programmes and related services and products;
       (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
       (iv) donations and contributions for charitable and/or non-profit making purposes;
    (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
       (i) any member of the Group;
       (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
       (iii) third party reward, loyalty, co-branding or privileges programme providers;
       (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
       (v) charitable or non-profit making organisations;

(d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 10(a) above to all or any of the persons described in paragraph 10(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

If a data subject does not wish the Company to use or provide to other persons his/her data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying the Company.

11. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any data subject has the right:
    (a) to check whether the Company holds data about him/her and of access to such data;
    (b) to require the Company to correct any data relating to him/her which is inaccurate;
    (c) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
    (d) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
    (e) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Company to a credit reference agency, to instruct the Company, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination.

    Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Company to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

12. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph 11(e) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
13. In the event any amount in an account is written-off due to a bankruptcy order being made against the data subject, the account repayment data (as defined in paragraph 11(e) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.
14. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
15. The persons to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed are as follows:

    Bank of China (Hong Kong) Limited
    The Data Protection Officer
    Bank of China (Hong Kong) Limited
    Bank of China Tower
    1 Garden Road
    Hong Kong
    Facsimile: +852 2826 6860

    BOC Credit Card (International) Limited
    The Data Protection Officer
    BOC Credit Card (International) Limited
    20/F, BOC Credit Card Centre
    68 Connaught Road West
    Hong Kong
    Facsimile: +852 2541 5415

    BOC Group Life Assurance Company Limited
    The Data Protection Officer
    BOC Group Life Assurance Company Limited
    13/F, Cityplaza One
    1111 King's Road Taikoo Shing
    Hong Kong
    Facsimile: +852 2522 1219

    Po Sang Securities and Futures Limited
    The Data Protection Officer
    Po Sang Securities and Futures Limited
    1/F, Wing On House
    71 Des Voeux Road Central
    Hong Kong
    Facsimile: +852 2854 1955

    BOCHK Asset Management Limited
    The Data Protection Officer
    BOCHK Asset Management Limited
    5/F, Bank of China Building
    2A Des Voeux Road Central
    Hong Kong
    Facsimile: +852 2532 8216

16. The Company may have obtained a credit report on the data subject from a credit reference agency in considering any application for credit. In the event that the data subject wishes to access the credit report, the Company will advise the contact details of the relevant credit reference agency.
17. If there is any inconsistency between the English version and the Chinese version of this Notice, the Chinese version shall prevail in relation to any matters arising in the Mainland China exclusive of the Hong Kong Special Administrative Region, and the English version shall prevail in relation to any matters arising in the Hong Kong Special Administrative Region and elsewhere.

January 2019

bpmHKD&DC(en)201901

BOC Credit Card Key Facts Statement

Interest Rates and Interest Charges	
Annualized Percentage Rate (APR) for Retail Spending / Cash Advance	Maximum **35.70%*** for retail spending / **37.96%*** for cash advance when you open your account and it will be reviewed from time to time. No interest will be payable if the outstanding balance is paid in full on or before the due date. If no payment or payment of less than the outstanding balance is made on or before the due date, interest will be charged on a daily basis at the then prevailing interest rate (that is to say, an interest-free period of 26 days from the date of the statement will not be available). Interest will be charged on (1) the unpaid balance from the date of the statement until payment is made in full thereof and (2) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction until payment is made in full thereof (a minimum charge of **HK$5** / **CNY5** (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.
Overdue APR for Retail Spending / Cash Advance	If you have not made any payment or you have made a payment of less than the minimum payment on or before the relevant due date on two or more occasions in respect of 12 consecutive statements ("Triggering Event"), we will charge overdue interest rate ("Overdue Interest Rate") at an additional rate of **4%** over the basic interest rate applicable to the outstanding balance in your credit card account (bringing the APR to a maximum of **38.62%*** (for retail spending) and **41.12%*** (for cash advance)). If a Triggering Event occurs, we will charge the Overdue Interest Rate during the period from the day following the statement date of the statement first issue after the occurrence of the Triggering Event until the statement date of the statement first issued after cessation of the Triggering Event. All preferential interest rate applicable to the account will be suspended until such time as the Overdue Interest Rate ceases to apply.
Overdue APR for Retail Spending / Cash Advance (continue)	
Interest Free Period	Up to **56** days
Minimum Payment	**HK$230**/**CNY230** (where applicable for HKD or CNY account respectively) or the summation of item (i) to (iv) (whichever is higher). (i) total outstanding billed interest, fees and charges; (ii) any overdue minimum payment amount from previous monthly statement (where applicable); (iii) total of over-limit amount (where applicable) (excluding items (i) and (ii) above); and (iv) **1%** of the remaining principal balance (excluding items from (i) to (iii) above).

Major Fees		
Annual Fee	Main Card (per annum)	Additional Card (per annum)
Visa Infinite Card	**HK$3,800**	**HK$1,900**
UnionPay Diamond Prestige Card / UnionPay Diamond Card		
World MasterCard		
Visa Signature Card	**HK$2,000**	**HK$1,000**
Platinum Card^	**HK$1,600**	**HK$800**
Titanium Card	**HK$550**	**HK$275**
Classic Card	**HK$220**	**HK$110**
Private Label Card	**HK$220**	**HK$110**
Commercial Card		
Visa Infinite Card	**HK$3,800**	N.A.
Platinum Card	**HK$1,600**	N.A.
Gold Card	**HK$480**	N.A.
Classic Card	**HK$220**	N.A.

Cash Advance Handling Fee	**Hong Kong Dollar Credit Card** Hong Kong: • **4%** plus **HK$20** (**HK$25** through PLUS / CIRRUS ATM) per transaction Outside Hong Kong: • **4%** plus **HK$20** (**HK$25** through PLUS / CIRRUS ATM) per transaction **UnionPay Dual Currency Credit Card** HKD Account: • **4%** plus **HK$20** per transaction CNY Account: • **4%** plus **CNY20** per transaction made in Hong Kong • **4%** plus **CNY25** per transaction made in the mainland Remark: Subject to a minimum of **HK$100** / **CNY100** (where applicable for HKD or CNY account respectively)
Fees relating to Foreign Currency Transactions (Applicable to Hong Kong Dollar Credit Card only)	**1.95%** of every transaction effected in a currency other than Hong Kong Dollars Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For transactions settled in Hong Kong dollars and made outside Hong Kong via MasterCard / VISA Credit Card, we will charge a markup of **0.95%** / **0.8%** respectively; while for such transactions via UnionPay Dual Currency Credit Card, we will not charge any further markup.

Late Charge	**5%** of the minimum payment amount (subject to a minimum of **HK$230** / **CNY230**) or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of **HK$280** / **CNY280**) (where applicable for HKD or CNY account respectively)
Overlimit Handling Fee	**HK$180** per statement period
Returned Cheque & Rejected Autopay Charge	**HK$100** / **CNY100** per transaction (where applicable for HKD or CNY account respectively)

Please visit the website of BOC Credit Card (International) Ltd. at www.bochk.com/creditcard for full version of relevant Credit Card Fees Schedule and User Circular.

Remarks:

* 1. The Annualized Percentage Rate (APR) is computed in accordance with the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.

^ 2. Annual fee of BOC HKUST Platinum Card is **HK$600** for main card and **HK$300** for additional card.

3. BOC Credit Card (International) Ltd. reserves the right to vary the fees and charges from time to time by notice to customers. The fees and charges for other card products and/or services may be separately published.

4. The English version of this notice shall prevail whenever there is any discrepancy between the English and the Chinese versions.

5. Virtual Card can enjoy annual fee waiver.

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中銀信用卡