


### **Terms and Conditions of the Promotion:**

1. Direct Debit Authorisation Promotion (the "Promotion") is valid from 1 October 2012 to 31 December 2012 (both dates inclusive) (the "Promotion Period").
2. The Promotion is only applicable to BOC Credit Cards bearing  logo issued in Hong Kong, while Great Wall International Credit Card, USD Card, BOC Purchasing Card, BOC Prepaid Card, Private Label Card and BOC Express Cash Card are excluded. Participants of the cash rebate plan are not eligible for the Promotion.
3. Cardholders can apply for the Direct Debit Authorisation Service via any branch of Bank of China (Hong Kong) Limited / Nanyang Commercial Bank, Limited / Chiyu Banking Corporation Limited. Cardholders can also complete the overleaf of "BOC Credit Card / Express Cash Revolving Credit / Express Cash Instalment Loan Direct Debit Authorisation Form" and mail it to BOC Credit Card (International) Limited (the "Company").
4. During the Promotion Period, cardholders newly registered for Direct Debit Authorisation Service ("Eligible Customers") are entitled to 5,000 reward points. The amount of reward points received by each Eligible Customer during the Promotion Period is capped at 10,000.
5. Upon receipt of Direct Debit Authorisation Form, the Company will take approximately 4 to 6 weeks to process the application of Direct Debit Authorisation Service. It will send notification letters to Eligible Customers once the Direct Debit Authorisation instructions have been successfully set up. Eligible Customers have to settle credit card payment on their own before they receive the notification letters.
6. The reward points will be credited by the Company into the Eligible Customers' credit card accounts on or before 28 February 2013.
7. The status of Eligible Customers' credit card accounts must be normal and valid, and without overdue record or in breach of the terms and conditions of Card User Agreement. Otherwise, the relevant reward points will not be credited.
8. Fraud and abuse will result in the forfeiture of Eligible Customers' eligibility to participate in the Promotion as well as the cancellation of their credit cards. The Company reserves the right to debit directly from the credit card accounts an amount equivalent to the value of reward points credited without prior notice and / or take legal actions.
9. The Company reserves the right to change, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice to customers.
10. In case of any dispute(s), the decision of the Company shall be final.
11. In case of any discrepancy(ies) between the Chinese and English versions of these promotional materials, terms and conditions, the English version shall prevail.