

Co-branded Cards of
the Designated Associations

Application Form

Perpetual Annual Fee Waiver



Please submit the completed application form with the supporting documents and hand in to any branches of Bank of China (Hong Kong) Limited (the "Bank") in person. Please complete in BLOCK Letters and put a "✓" in the appropriate box.

BOC Credit Card (International) Ltd. (the "Company") and the Bank will on the basis of your supporting documents, make the final decision to approve or decline your application, the approved card type and credit limit without notice. The Bank will provide certain services to you as described in the Credit Card Agreement with the card usage. Full-time student applicants should complete "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=390 RoadShow SC=Staff Tel. No. _____

CRC52

Promotion Period: From now until 31 December 2023

TYPE OF CREDIT CARD APPLIED

☐ BOC HKGCC Visa Platinum Card (501)

☐ Staff (PM0471)

☐ Full-time staff of company Member/ Individual Associate (PM0472)

☐ BOC CGCC Dual Currency Platinum Card (504) (PM0482)

☐ BOC FHKI Dual Currency Platinum Card (504) (PM0485)

☐ BOC CMA Dual Currency Platinum Card (504) (PM0780)

☐ BOC HKCIEA Dual Currency Platinum Card (504) (PM0781)

Annual Income Required HK\$150,000 or aboveCSET=M10

PERSONAL DATA

Name in English

Chinese Name

Other Name (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, 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

Country/Region Code - Area Code -

Accommodation

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

☐ Public Housing / Tenants Purchase Scheme ₅ ☐ Rented ₆

Monthly Installment / Rental: ☐ Singly ☐ Jointly HKD

☐ Self-owned (Not Mortgaged) ₁ ☐ Relatives ₄ ☐ Quarters / Others ₇

Education ☐ University ₀₁ ☐ Post Secondary ₀₂ ☐ Secondary ₀₃ ☐ Primary ₀₄ ☐ Postgraduate or above ₀₇

^ Customers' contact information (such as mobile phone number and e-mail 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/ the Bank 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 Country/Region Tel. No. 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 (holding 5% or more shareholding alone or together with associates who are controllers) of the Bank or Bank of China Ltd (including their subsidiaries and branches) or the Bank's subsidiaries, affiliates and other entities over which the Bank is able to exert control or controller/minority shareholder controller/director/senior management and key staff of such subsidiaries, affiliates and other entities? Would any of your agents be the Bank or any of its controllers or minority shareholder controllers or directors or their relatives? Would any of your guarantors be a controller, minority shareholder controller or director of the Bank 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 the Bank and the 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 the Bank / Nanyang Commercial Bank / Chi Yu Bank or Online Services of the Company, 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 Credit Card Agreement. You may refer to and read the said Credit Card Agreement available at the Company's principal place of business and at the Company's website which can be accessed via the following link www.bocbk.com/creditcard/bocci/agt/agreement_eng.pdf. By activating or using the approved BOC Credit Card, you are deemed to have accepted the said Credit Card Agreement and agreed to be bound by it. Please refer to the enclosed "Important Terms & Conditions of BOC Credit Card" for a summary of the Credit Card Agreement.

ATM Screen Language : ☐ Chinese ₁ ☐ English ₂

Set-up "Over-the-limit Facility" Function

☐ No, opt-out of "Over-the-limit Facility" Function

☐ Yes, opt-in "Over-the-limit Facility" Function. Overlimit transaction will be allowed and overlimit handling fee may apply

If you return this form without ticking any of the above boxes, or ticking both boxes, opt-out of "Over-the-limit Facility" under this application by default.

If you wish to apply for "Over-the-limit Facility" function, please contact us via Online Chat or call our 24-hour Customer Services Hotline at (852) 2853 8828 for further processing. Please refer to the Terms & Conditions of "Over-the-limit-Facility" function for details.

Card Collection:

For existing BOC credit card customer, the new credit card will be mailed to your correspondence address. You will be informed to collect the new credit card at branch if it cannot be sent by post under certain circumstances. If you would like to collect your new card at branch, please select a card collection branch. For new customer, please select a branch to collect your new card.

☐ Bank of China (Hong Kong)

District	Branch Code	District	Branch Code
Bank of China (HK)-Hong Kong Island			
<input type="checkbox"/> Kennedy Town Branch	012560	<input type="checkbox"/> Mei Foo Mount Sterling Mall Branch	012566
<input type="checkbox"/> 409 Hennessy Road Branch	012611	<input type="checkbox"/> Kwun Tong Plaza Branch	012601
<input type="checkbox"/> Bank of China Tower Branch	012875	<input type="checkbox"/> Kowloon Bay Branch	012866
<input type="checkbox"/> Central District (Wing On House) Branch	012916	<input type="checkbox"/> Yau Tong Branch	012785
<input type="checkbox"/> Causeway Bay Branch	012828	<input type="checkbox"/> Prince Edward Branch	012351
<input type="checkbox"/> Heng Fa Chuen Branch	012390	<input type="checkbox"/> Humphrey's Avenue Branch	012394
<input type="checkbox"/> Lee Chung Street Branch	012594	<input type="checkbox"/> Mong Kok Branch	012586
<input type="checkbox"/> Aberdeen Branch	012706	<input type="checkbox"/> Yau Ma Tei Branch	012878
<input type="checkbox"/> King's Road Branch	012737	Bank of China (HK)-NT	
<input type="checkbox"/> Kam Wa Street Branch	012882	<input type="checkbox"/> Tai Po Branch	012591
<input type="checkbox"/> Taikoo Shing Branch	012888	<input type="checkbox"/> Tai Wai Branch	012608
Bank of China (HK)-Kowloon		<input type="checkbox"/> City One Sha Tin Branch	012565
<input type="checkbox"/> Choi Hung Road Branch	012646	<input type="checkbox"/> Ma On Shan Plaza Branch	012805
<input type="checkbox"/> Wong Tai Sin Branch	012567	<input type="checkbox"/> East Point City Branch	012814
<input type="checkbox"/> Choi Hung Branch	012758	<input type="checkbox"/> Kwai Cheong Road Branch	012802
<input type="checkbox"/> Diamond Hill Branch	012813	<input type="checkbox"/> Castle Peak Road (Tsuen Wan)	012880
<input type="checkbox"/> Whampoa Garden Branch	012890	<input type="checkbox"/> Kau Yuk Road Branch	012573
<input type="checkbox"/> To Kwa Wan Branch	012918	<input type="checkbox"/> Luen Wo Market Branch	012616
<input type="checkbox"/> 194 Cheung Sha Wan Road Branch	012352	<input type="checkbox"/> Sheung Shui Branch	012590
<input type="checkbox"/> Sham Shui Po Branch	012552	<input type="checkbox"/> Tuen Mun Town Plaza Branch	012889
<input type="checkbox"/> Kowloon Plaza Branch	012898	Bank of China (HK)-Island District	
<input type="checkbox"/> Castle Peak Road (Cheung Sha Wan) Branch	012923	<input type="checkbox"/> Hong Kong International Airport Branch	012800

☐ Nanyang Commercial Bank ☐ Chi Yu Bank Branch

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

202311

DECLARATION OF CREDIT FACILITIES

Do you have any (including all loan applications which are being processed) 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 the Company, the Bank and any of their respective employees or agents 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 or the Bank and/or have previously supplied any data to the Company or the Bank 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 agree to notify the Company and/or the Bank 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 new documents (including supporting and other documents required under any laws, regulations or guidelines issued by any regulatory or tax authorities, if applicable). I/We acknowledge that the Company or the Bank 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 or the Bank to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Company to (i) the Company's or the Bank's employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties employed by the Company or the Bank to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) the Bank and its subsidiaries ; and (iv) any third party whose name or logo appears on the Card.

I/We agree and understand that the information held by the Company or the Bank 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 or the Bank 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 & Conditions of BOC Credit Card", terms and conditions of

promotional offers, "BOC Credit Card Key Facts Statement", "Terms and Conditions for "Over-the-limit Facility" function", "Data Policy Notice" (or such other document(s) issued under whatever name from time to time by the Company or the Bank and certain of their 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)) (the "DPN"), and agree to be bound by them (if applicable).

I/We understand that the Company does not engage with any financial intermediary and the 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 have I/We provided any personal information to a financial intermediary or third party for procuring, negotiating, obtaining or applying for this credit card.

Big Data Analytics and Artificial Intelligence ("BDAI") technology may be used by the Bank and/or the Company in relation to customer information for assessing the applicant's credit card application. The Bank and/or the Company has/have adopted appropriate measures such as data anonymization to ensure the security and integrity of data. Please note that if the information provided by the applicant is incomplete or inaccurate, the approval result may be affected and additional documents may be requested by the Bank and/or the Company.

Where I am/we are currently a BOC main cardholder, in consideration of the Company considering this application, I/we agree that: (a) the credit card user agreement which currently governs my/our use of the BOC main card (the "Original Terms") are amended in ways as indicated in the summary of changes setting out the changes to the Original Terms available at www.bochk.com/creditcard/bocci/agt/summary_of_changes_eng.pdf (the "Summary of Changes"). Such amendments include the addition of the Bank as a party to the Original Terms (in order that the Bank may provide certain tele-services, online services and biometric authentication services (all in relation to the credit card) directly to me/us), and the extension of our/my indemnity obligations so that they cover the Bank; (b) I/we have read and understand the Summary of Changes and the enclosed «Important Terms & Conditions of BOC Credit Card»; and (c) the Credit Card Agreement will be effective and binding on me/us and applicable to all of my/our credit cards issued by the Company upon the approval of the new credit card by the Company and the Bank which I am/we are applying for under this application.

In accordance with and without limiting the generality of the Credit Card Agreement and the DPN, I understand that the Bank, the Company and any of their respective employees or agents may collect and use my personal data. In particular, I understand that the Company and the Bank intend to use my personal data for direct marketing in accordance with paragraph 10 of the DPN, but they may not so use my personal data unless they have received my consent. Should I find such use of my personal data not acceptable, my objection is indicated before signing by ticking the box below.

I do not wish the Company and the Bank 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 I return this Form without ticking any of the above boxes, I understand it means that I do not wish to opt-out from any form of the Company's and the Bank's direct marketing.

☐ To improve and provide more comprehensive services to customers, I understand that the Company and the Bank may provide my 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. I understand that I should tick "✓" this box if I do not wish the Company and the Bank to provide my personal data to the above persons for the above purposes.

* The "Group" means the Company or the Bank (as applicable) and their respective holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's or the Bank's holding companies, wherever situated.

I understand that the above represents my present choice regarding whether or not to receive direct marketing materials, and the Company's and the Bank's intended provision of my personal data to other members of the Group* and other persons^ for their use in direct marketing. This replaces any choice communicated by me to the Company and the Bank prior to this application.

^ The above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the DPN. I have read and understood the content of the said DPN and am aware of the kinds of personal data which may be used in direct marketing and the classes of persons to which my personal data may be provided for them to use in direct marketing.

X

Signature of Main Card applicant (Please do not alter)

Date

(31/12/2023)

[illegible]

NOTICE

1. Applicant must be 18 years of age or older. The applicant of the BOC HKGCC Visa Platinum Card must be an employee or full-time employee of company member or an individual associate of the Hong Kong General Chamber of Commerce ("HKGCC") while the applicant of BOC CMA Dual Currency Platinum Card must be a valid member of the Chinese Manufacturers' Association of Hong Kong ("CMA"). If the applicant is not a holder of a Hong Kong Identity Card and applies for the BOC CGCC Dual Currency Platinum Card, BOC FHKI Dual Currency Platinum Card, BOC CMA Dual Currency Platinum Card or BOC HKCIEA Dual Currency Platinum Card, the said applicant MUST fill in the "Customer Declaration" part.
2. Please submit the original application form and the supporting documents and hand in to any branches of Bank of China (Hong Kong) Limited (the "Bank") in person.
3. Documents submitted (including this application form) will not be returned.
4. BOC Credit Card (International) Limited (the "Company") and the Bank 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. The Bank will provide certain services to you as described in the Credit Card Agreement in connection with the use of the card.
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 assessment. The credit limit should be shared among all HKD credit cards and UnionPay Dual Currency credit cards.
6. The applicant understands the application and approval of the Credit Card are subject to Rule 31 of the Banking (Exposure Limits) Rules (Cap. 155 sub. Leg. S), and the loan amount is determined by the final approval decision of the Bank.
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 the Company's Card/Dual Currency Card User Circular.
9. The Company reserves the right to adjust the interest rate at any time.

- ☐ Please enclose a photocopy of Hong Kong Identity Card of the applicant(s) (in A4 size, with enlarged image & in light colour). If an applicant does not have a Permanent Resident Hong Kong Identity Card, please provide 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),
- ☐ Staff Card or Membership Card of the card applicant (applicable for applying for BOC HKGCC Visa Platinum Card only),
- ☐ Current 3 months' 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),
- ☐ Regular Income Earner: latest 1 month's bank statements / passbook showing your name, account number and salary entries; Or latest 1 month's payroll advice; Or latest tax proofs.
- ☐ Commission Earner: latest 3 month's bank statements / passbook showing your name, account number and salary entries; Or latest 3 month's payroll advice; Or latest tax demand note; Or bank deposit statement and other asset proofs.
- ☐ Non-employed applicants: latest 2 month's bank deposit statement and other asset proofs.
- ☐ Self-employed applicants: please enclose your business registration certificate AND latest 6 month's bank statements / passbook or latest financial statement/profits tax demand note.
- ☐ Requirement of income proof is not Applicable for full-time students.

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

Co-branded Cards of the Designated Associations

BOC Credit Card (International) Limited and the designated associations proudly present to you the “BOC HKGCC Visa Platinum Card”, “BOC CGCC Dual Currency Platinum Card”, “BOC FHKI Dual Currency Platinum Card”, “BOC CMA Dual Currency Platinum Card” and “BOC HKCIEA Dual Currency Platinum Card” and offer you the spending convenience and shopping fun.



Perpetual annual fee waiver

Perpetual annual fee waiver for main cards and additional cards.

Exclusive Offer for “BOC HKGCC Visa Platinum Card”

Enjoy 30% discount on knowledge-based HKGCC events by paying with the “BOC HKGCC Visa Platinum Card”.

Exclusive offers for BOC Dual Currency Platinum Cards

Offers are applicable to the “BOC CGCC Dual Currency Platinum Card”, “BOC FHKI Dual Currency Platinum Card”, “BOC CMA Dual Currency Platinum Card” and “BOC HKCIEA Dual Currency Platinum Card”.

• Dual Currency in one card for greater flexibility

BOC UnionPay Dual Currency Platinum Card consists of both Renminbi (RMB) and Hong Kong Dollar (HKD) credit card accounts. Transactions conducted in the mainland will be settled in RMB while those transactions conducted in Hong Kong and overseas will be settled in HKD, enabling you to save currency conversion cost.

• 0% handling fee for overseas spending

You can enjoy 0% handling fee offer for overseas spending for even greater shopping pleasure.

• Contactless payment function for the public transport systems stands you in good stead

Swipe the card to take the Guangzhou-Shenzhen China Railway Highspeed Rail; Ride the Guangzhou/Shenzhen Metro simply by a single swipe; Swipe the card or scan the Mobile QR Code to get across the Hong Kong-Zhuhai-Macau Bridge; Support mobile payment for designated routes for High Speed Rail/Bus/Ferry and Shenzhen Taxi.

Download BoC Pay and bind BOC UnionPay Dual Currency Credit Card to enjoy

- QR code payment in Hong Kong and Mainland China
- Cross-border remittance
- Real-time fund transfer & Bill payment
- Offset spending with Gift Points from just HK\$1



The above products, services and offers are subject to relevant terms and conditions, please refer to BoC Pay app or www.bochk.com/cc/b/bocpay_e for details.

Apple, the Apple logo, and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Google Play, the Google Play logo, and Android are the registered trademarks of Google Inc.. HUAWEI EXPLORE IT ON AppGallery and the HUAWEI EXPLORE IT ON AppGallery logo are the registered trademarks of Huawei Technologies Co., Limited. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.

Customers are responsible for the data charges of using and/or downloading BOC Pay Mobile Application imposed by their service providers.

Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording (“BoC Pay”). iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website. By using the BoC Pay Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay Mobile Application and which may be updated by BOCHK from time to time.

Recommended Operating System: iOS (14.0 or above) or Android (8.1 or above).

BoC Pay SVF License Number: SVFB072

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

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

Please Follow WeChat ID



 **BOCHK_CC**

TERMS & CONDITIONS OF PROMOTIONAL OFFERS

1. The promotion period runs from now until 31 December 2023.
2. No person other than the cardholder and the BOC Credit Card (International) Ltd. (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.
3. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion without prior notice.
4. In case of any dispute(s), the decision of the Company shall be final.
5. In case of any discrepancy (ies) between the Chinese and the English versions of the terms and conditions, the Chinese version shall prevail.

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

IMPORTANT TERMS & CONDITIONS OF BOC CREDIT CARD

The important terms and conditions of the Credit Card User Agreement/ Credit Card Agreement ("User Agreement") which impose significant liabilities and obligations on you are summarised below for your particular attention. Please note that the below summarized terms and conditions are for reference only, the provisions in the User Agreement shall prevail in the event of discrepancy. 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 "Company") in Hong Kong and on the Company's website which can be accessed via the following link: 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 or the use of any of the Services 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 purchases of goods and/or services and/or cash advances 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 the Company's website which can be accessed via the following link: www.bochk.com/creditcard or any other webpage designated by the Company from time to time.
5. You will receive a statement of account and/or e-statement on a monthly or other periodic basis, except where there is no new transaction since the last statement. You shall promptly examine the transactions shown on the statement and/or e-statement carefully and notify the Company in writing of any error or unauthorized transactions within 60 days from the date of the statement and/or e-statement. Otherwise, we shall be entitled to treat all transactions shown on the statement and/or e-statement as correct, conclusive and binding on you and you shall be deemed to have waived any right to raise any objection.
6. You should repay the outstanding balance as shown on the statement and/or e-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 and/or e-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, the device for accessing online service and the device for storing e-wallet Card (together, the "devices") safe and the PIN and any of your security details in relation to the credit card services (together, the "Access Data") secret and use the Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by the Company and/or Bank of China (Hong Kong) Limited (the "Bank") to prevent fraud. You shall report as soon as reasonably practicable to the Company and the police upon the occurrence of any loss, theft, suspected unauthorized use or disclosure of the Card and/or Access Data 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 the Company to you from time to time. The application of this maximum limit is confined to loss specifically related to the Account.

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, the devices, and/or any of the Access Data 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 unauthorized use of the Card involves the use of your Access Data or device with your knowledge, or if you fail to report to the Company as soon as reasonably practicable.
10. The main cardholder shall be liable to the Company for any and all transactions effected and/or liabilities incurred by the main cardholder and additional cardholders by 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 the Company, 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 the Company 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 the Company, you shall repay all sums due to the Company immediately upon demand of the Company.
13. You irrevocably authorise the Company to combine and set-off all or any of your accounts with the Company at any time and from time to time.
14. You irrevocably authorize and instruct the Bank with which you may have account(s) to debit and pay to the Company the credit balance of such account(s) (whether held singly or jointly with others, and whether or not such amount has matured or is due and payable) for the satisfaction of any of your liability to the Company without prior notice upon our request.
15. In respect of your liabilities for collection costs and legal expenses, the Company is entitled to appoint debt collection agencies and/or institute legal proceedings at any time against you to enforce repayment. You shall indemnify the Company 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 the Company 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.

In the case of discrepancies between the English and Chinese versions, the English version shall prevail unless otherwise provided in the User Agreement.

Last update: January 2021

CONTACTLESS PAYMENT FUNCTION

1. The "BOC HKGCC Visa Platinum Card" is a credit card with built-in contactless payment function. It provides you with hassle-free card spending worldwide where Visa payWave contactless is accepted. 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.
2. The "BOC CGCC Dual Currency Platinum Card", "BOC FHKI Dual Currency Platinum Card", "BOC CMA Dual Currency Platinum Card" and "BOC HKCIEA Dual Currency Platinum Card" with the UnionPay QuickPass contactless payment function provide you with hassle-free card spending worldwide where UnionPay QuickPass is accepted. Simply tap the card against the reader to settle any transaction of HK\$/CNY1,000 or below without the need of signature verification. For details, please visit www.unionpayintl.com/hk.

TERMS & CONDITIONS FOR "OVER-THE-LIMIT FACILITY" FUNCTION

1. If a cardholder opt-in "Over-the-limit Facility" function, the said card may exercise limited overlimit transaction. Thereupon an Overlimit Handling Fee of HK\$180 (per statement cycle) will be debited to the account whenever its balance exceeds the "Combined Limit" amount specified on the monthly statement.
2. If a cardholder opt-out of "Over-the-limit Facility" function, 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.
3. If a cardholder needs to apply for "Over-the-limit Facility" function, please contact us via Online Chat or call our 24-hour Customer Services Hotline at (852) 2853 8828 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 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, insured persons, 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”) and/or other applicable laws, including the laws within or outside the Hong Kong Special Administrative Region.

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 approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “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 credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit providers”) 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 12 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); and
 - (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, subject to the data subject’s separate consent (insofar as required by applicable laws), the Company may provide and disclose (as defined in the Ordinance and/or applicable laws) 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 (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
- (g) any financial institution, charge or credit card issuing company, insurance company, securities and investment company with which the data subjects have or propose to have dealings; and any reinsurance and claims investigation company, insurance industry association and federation 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; and

- (k) any person whom the data subject holds a joint account with, people who can give instructions for the data subject or anyone who is giving (or may give) security for loans of the data subject.

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. Insofar as required by applicable laws, the Company will obtain the data subject's separate consent in relation to such international transfers.

- 9. To the extent required by applicable laws, the Company will, prior to sharing the data subject's personal data with third parties, notify the data subject of the name and contact details of the recipients, the purposes and means of processing and provision of the data subject's personal data, and the types of personal data to be provided and shared, and obtain the data subject's separate consent to the sharing of the data subject's personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as required by applicable laws, in accordance therewith.
- 10. 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 credit reference agencies:
 - (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.

Credit reference agencies 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, 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 databases of the credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

- 11. Some of the data collected by the Company may constitute sensitive personal data under applicable laws. In this case, the Company will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as required by applicable laws, such sensitive personal data will be processed with the data subject's separate consent.

12. 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; and

- (d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 12(a) above to all or any of the persons described in paragraph 12(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.

13. TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING THE COMPANY'S OPEN APPLICATION PROGRAMMING INTERFACES ("Open API")

The Company may, in accordance with the data subject's instructions to the Company or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Company's Open API for the purposes notified to the data subject by the Company or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

14. Under and in accordance with the terms of the Ordinance and/or applicable laws, 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 access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies);
- (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 the 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)); and

- (f) in accordance with applicable laws,
 - (i) to request the Company to delete his/her personal data;
 - (ii) to object to certain uses of his/her personal data;
 - (iii) to request an explanation of the rules governing the processing of his/her personal data;
 - (iv) to ask that the Company transfer personal data that he/she has provided to the Company to a third party of his/her choice under circumstances as provided under applicable laws;
 - (v) to withdraw any consent for the collection, processing or transfer of his/her personal data (the data subject should note that withdrawal of their consent 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); and
 - (vi) to have decisions arising from automated decision making ("ADM") processes explained and to refuse to such decisions being made solely by ADM.

- 15. 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 14(e) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
- 16. 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 14(e) above) may be retained by credit reference agencies, 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(ies), whichever is earlier.
- 17. In accordance with the terms of the Ordinance and/or applicable laws, the Company may charge a reasonable fee for the processing of any data access request.
- 18. 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) 3717 4635

BOC Credit Card (International) Limited

The Data Protection Officer
BOC Credit Card (International) Limited
15/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, 1111 King's Road
Taikoo Shing
Hong Kong
Facsimile: (852) 2522 1219

Po Sang Securities Limited

The Data Protection Officer
Po Sang Securities Limited
4/F, BOC Yuen Long Commercial Centre
102-108 Castle Peak Road
Yuen Long
New Territories
Hong Kong
Facsimile: (852) 2905 1909

BOCHK Asset Management Limited

The Data Protection Officer
BOCHK Asset Management Limited
40/F, Bank of China Tower
1 Garden Road
Hong Kong
Facsimile: (852) 2532 8216

- 19. The Company may have obtained credit report(s) on the data subject from credit reference agency(ies) in considering any application for credit. In the event that the data subject wishes to access the credit report(s), the Company will advise the contact details of the relevant credit reference agency(ies).
- 20. 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.

November 2023

BOC Credit Card Key Facts Statement

Effective Date : 29 October 2023

Interest Rates and Interest Charges	
Annualized Percentage Rate (APR) for Retail Spending	<p>Maximum 35.70%* for retail spending when you open your account and it will be reviewed from time to time.</p> <p>We will not charge you interest if you pay your balance in full by the due date each month. 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 previous statement on a daily basis 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 on a daily basis 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.</p>
Annualized Percentage Rate (APR) for Cash Advance	<p>Maximum 35.31%* for cash advance when you open your account and it will be reviewed from time to time.</p> <p>We will not charge you interest if you pay your balance in full by the due date each month. 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)</p>

	<p>the unpaid balance from the date of the previous statement on a daily basis 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 on a daily basis 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.</p>
Overdue APR	<p>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 ("Overdue Payment"), Late Charge will be debited to the account, as an example of statement balance HK\$50,000 and Late Charge HK\$230, the maximum Retail Spending APR is 35.94%; the maximum Cash Advance APR is 35.55%.</p>
Interest Free Period	Up to 56 days
Minimum Payment	<p>HK\$230/CNY230 (where applicable for HKD or CNY account respectively) or the summation of item (i) to (iv) (whichever is higher).</p> <p>(i) total outstanding billed interest, fees and charges (including annual fee that may be charged); (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).</p>

Fees		
Annual Fee*	Main Card (per annum)	Supplementary Card (per annum)
BOC Private Card	HK\$18,800	Annual fee waived
Visa Infinite Card (Except BOC Private 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
<u>Commercial Card</u>		
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 <u>Hong Kong:</u> • 4% plus HK\$20 (HK\$25) through PLUS / CIRRUS ATM) per transaction <u>Outside Hong Kong:</u> • 4% plus HK\$20 (HK\$25) through PLUS / CIRRUS ATM) per transaction
	UnionPay Dual Currency Credit Card <u>HKD Account:</u> • 4% plus HK\$20 per transaction <u>CNY Account:</u> • 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 <u>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</u> 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 cycle
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) Limited 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 supplementary card.
3. BOC Credit Card (International) Limited 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 Chinese 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.

[#] 6. Not applicable to BOC i-card Dual Currency Diamond Card.

Illustrative Example:

Assumptions -

- Outstanding Balance = \$20,000
- Interest Rate = 32% p.a.
- No new transaction
- No annual fee, fees and/or charges other than interest charges
- The repayments are made on the last day of each month

Monthly repayment amount	Estimated time required to pay off the balance and interest generated	Total repayment amount
Only the minimum payment*	14 Years	HK\$63,074
Fixed payment amount HK\$871	3 Years	HK\$31,359 (Saving HK\$31,715)

*The minimum payment of the account mentioned above is the sum total of all fees and charges, interest and 1% of the remaining statement balance or HK\$230 (whichever is higher).

Please note that the calculation of above reminder is for reference only. To calculate the above information applicable to your specific case, please use our "Credit Card Repayment Calculator" accessible from our website www.bochk.com/creditcard.

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