Co-branded Cards of the Designated Associations Perpetual Annual Fee Waive

Appli	ication	Form
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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).

Staff No. | 8 | 8 | | | | | Referral Branch / Dept. No. 012 SC=390 RoadShow SC= Staff Tel. No. Promotion Period: From now until 31 December 2021 CRC52 TYPE OF OPENIT CARD ADDI IED

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 above	CSET=M10				

MEMBERSHIP (applicable for BOC CMA Dual Currency Platinum Card only)

BOC CMA Dual Currency Platinum Card is applicable to current employer and employee of CMA. full-time staff of company Member/Individual Associate. Please specify CMA Membership Number

WELCOME OFFER SELECTION (for main card applicants only)

Welcome offer is only applicable to new card applicants. Applicants 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, the Company will select one for the applicant.

10% Cash Rebate for Mobile Spending (L1)

HK\$500 Cash Rebate (L2) "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.:

Name in English | | Chinese Name

Nationality (Country/Region)

Date of Birth

[#] 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 dealy the name of the account houter and account number).

PERSONAL DATA								
				Other (If app		e prov	ride pr	oof(s))
				ID Ca)		

MM/

YΥ

Sex

Block

M F

1/1

Marital Status	Sinale 1	Married 2	Divorced 3	Aae

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

DD/

Room/Flat Floor

Name of Building/Estate

No. & Name of Street

HK 1 KLN 2 NT 3 China Location Code District

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

Years of Residence ^E-mail Address Y M Pese provide an email address, rems and Conditions and Relevant Documents will be defered to you by mail. ^-Hong Kong Residential Country/Region Area Colo					
Y M to the email address provided. During application processing if there is no valid email address proves of effect the Company or the Bark. Terms and Conditions and Releva Documents. Will be delivered to you by mail. ^ Hong Kong Residential Code	Years of Residence	^ E-mail Address			
Tel. No. Code	Y M	to the email address provided. found from your records of eith	During application process er the Company or the Ban	sing, if there is no valid e	mail address
Accommodation					
□ Private Property (Mortgaged) 2 □ Home Ownership Scheme Housing (Mortgaged) □ Public Housing / Tenants Purchase Scheme s □ 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 read accounts. If the relevant contact information is not provided, 000 HII of beaked receive important risk notifications from the Company! the Bank and the service of your credit card may be affected. Imployed by (non-contract) □ Self-Employed □ Contract (Date of Termination of contract □ Housewrife □ Retired □ Others Employer/Company Name in English □ Room/Flat Floor Block Name of Street □ □ □ District □ Area □ □ □ Company Country/Region Area □ Ext. □ District □ Company Country/Region Area □ □ No. & Name of Street □ □	^ Mobile Phone				
Monthly Installment / Rental: Singly Jointly HKD Self-owned (Not Mortgaged) 1 Relatives 4 Quarters / Others 7 Education University o1 Post Secondary o2 Secondary o3 Primary 04 Postgraduate or above o7 ^Customers' contact information (such as mobile phone number and e-mail address) may be used for notifying importa matters relating to their credit card accounts. If the relevant contact information is not provided, you will not be able receive important risk notifications from the Company! the Bank and the service of your credit card may be affected. Image: Company Name in Chinese Image: Company Name in English Employer/Company Name in English Employer/Company Address in English Room/Flat Floor Block Name of Street Ext. Ext. District Area Ext. Ext. Monthly Salary (HKD) Business Nature Position Position Years of Service Y N As at the date of this application, are you one of the following persons or their relative director/supervisor/chief executive/senior management and key staff/chairman of committee/head department/head of branch/lending officer/controller/director/senior management and key staff of sus subsidiaries and bre entities? Would any of your guarantors be controller of or univelene to the ank is subsidiaries and other entities? Would	Private Property (Mo			Scheme Housing (Mo	ortgaged)
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 receive important risk notifications from the Company the Bank and the service of your credit card may be affected. Image: Self-Employed by (non-contract) Self-Employed Contract (Date of Termination of contract	•	_			
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□ Primary 04 □ Postgraduate or above 07 ^^Customers' contact information (such as mobile phone number and e-mail address) may be used for notifying importa matters relating to their credit card accounts. If the relevant contact information is not provided, you will not be able receive important risk notifications from the Company! the Bank and the service of your credit card may be affected. Image: Contract information sfrom the Company! the Bank and the service of your credit card may be affected. Image: Contract information sfrom the Company! the Bank and the service of your credit card may be affected. Image: Contract information sfrom the Company! the Bank and the service of your credit card may be affected. Image: Contract information sfrom the Company! the Bank and the service of your credit card may be affected. Image: Company Stress Image: Contract (Date of Termination of contract Image: Company Name in English Image: Company Name in English Room/Flat Floor Block Name of Building Image: Company Country/Region Area Tel. No. Code — Code — Image: Company Country/Region Area Tel. No. Code — Code Image: Company Country/Region Area Tel. No. Code — Code Image: Company Country/Region Area Tel. No. Code — Code Image: Company Country/Region Area	Self-owned (Not Mo	tgaged) 1 Relatives 4	Quarters / Other	S 7	
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Employed by (non-contract) Self-Employed Contract (Date of Termination of contract	matters relating to their cre	dit card accounts. If the relevar	it contact information is r	not provided, you will no	ot be able to
□ 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		JOB INFO	RMATION		
Employer/Company Name in English Employer/Company Name in Chinese Employer/Company Address in English Room/Flat Floor Block Name of Building Obstrict Block No. & Name of Street District HK 1 KLN 2 NT Company Country/Region Area Tel. No. Code - Company Country/Region Area Tel. No. Code - Monthly Salary (HKD) Business Nature Position Years of Service Y As at the date of this application, are you one of the following persons or their relative director/supervisor/chief executive/senior management and key staff/chairman of committee/head idepartment/head of branch/lending officer/controller (holding 5% or more shareholding alone or togeth with associates who are controllers of the Bank or Bank of China Ltd (including their subsidiaries and branch/lending officer/controller/chorling resore which the Bank is able to exe control or controller/minority shareholder controller/director/senior management and key staff of sug subsidiaries, affiliates and other entities? Would any of your guarantors be the Bank or any of its controller or minority shareholder controller/director/senior management and key staff of sug subsidiaries, affiliates and other entities? Would any of your guarantors be the mak or any of its controller or minority shareholder controllers or their relative? Nould any of your gu	Employed by (non-cor	itract) 🗌 Self-Employed [Contract (Date of T	ermination of contrac	.tt
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 District Company Country/Region Area Tel. No. Code - Ext. Monthly Salary (HKD) Business Nature Position Years of Service Y N CONNECTED PARTIES As at the date of this application, are you one of the following persons or their relatived director/supervisor/chief executive/senior management and key staff/chairman of committee/head department/head of branch/lending officer/controller (holding 5% or more shareholding alone or togeth with associates who are controllers) or the Bank or Bank or China Ltd (including heir subsidiaries are branches) or the Bank or Bank or China Ltd (including alone or togeth with associaties, affiliates and other entities over which the Bank is able to execontrol or controller/innority shareholder controller/director/senior management and key staff of sus subsidiaries, affiliates and other entities? Would any of your guarantors be	Housewife	Retired	Others		
Employer/Company Address in English Room/Flat Floor Block Name of Building	Employer/Company Nam	e in English			
Room/Flat Floor Block Name of Building	Employer/Company Nam	e in Chinese			
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No, I/We confirm that I am/we are not any of the above persons or their relatives. I/We undertal to notify the Bank and the Company promptly should my/our status change, i.e. I/we become or	director/supervisor/chief department/head of bran with associates who are branches) or the Bank's control or controller/min subsidiaries, affiliates an or minority shareholder controller, minority share I No, I/We confirm that	executive/senior managen ch/lending officer/controller controllers) of the Bank or subsidiaries, affiliates and ority shareholder controlle d other entities? Would an controllers or directors or cholder controller or direct t 1 am/we are not any of ti	nent and key staff/ch (holding 5% or more Bank of China Ltd (ii other entities over w //director/senior man. y of your agents be th their relatives? Would or of the Bank or thei he above persons or	airman of committe shareholding alone c ncluding their subsid vhich the Bank is ab agement and key sta e Bank or any of its d any of your guarai r relatives? their relatives. I/We	ee/head of or together diaries and le to exert aff of such controllers ntors be a undertake

Settings of Correspondence Address/Statements: Chinese 1 English 2 District Branch Code District Branch Code

of the above persons or their relatives.

Yes, please complete the following information.

Chinese Name English Name

Company's Name

Department

Relationship with Applicant

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

Nanyang Commercial Bank Chiyu Bank

OTHER INSTRUCTIONS

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 /Chivu 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.bochk.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 :

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

- //We request the Company to set up the parameters for my main and additional credit card(s) (if any) approved under this application and to decline over-the-limit transaction whenever it occurs so as to avoid any 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: 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)

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

Branch

DECLARATION OF CREDIT FACILITIES

Do you have any (including all loan applications which are bei (except Self-residential Mortgage) under other Banks/Financial In 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 opt-out of "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.

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 mv/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 <u>do not wish</u> the Company and the Bank to use my personal data in direct marketing via the following channel(s) (please use " \checkmark " to select the channel(s)):

Mail

Electronic Channels

Personal Call

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

- □ To improve and provide more comprehensive services to customers, I understand that <u>the Company and the Bank</u> may provide my personal data to other members of the Group* and other persons^ for their use <u>in direct marketing</u> 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 <u>do not wish</u> <u>the Company and the Bank</u> 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	
(31/12/2021)		

CUSTOMER DECLARATION - MANDATORY FOR NON-HONG KONG RESIDENT APPLYING FOR UNIONPAY DUAL CURRENCY CREDIT CARD

I, being the main card applicant, declare that: Please " \checkmark " the appropriate item

- □ I am a non-Hong Kong resident, i.e. I am not a holder of Hong Kong Identity Card. I am not maintaining any dual currency card (including but not limited to main card and additional card) with the Company as holder of Hong Kong Identity Card.
- □ I am a non-Hong Kong resident, i.e. I am not a holder of Hong Kong Identity Card. However, I was previously a holder of Hong Kong Identity Card, and in such identity/status applied dual currency card(s) (including but not limited to main card or additional card) with the Company and am still maintaining it/them.

The dual currency card account number(s) is/are:

I understand that the Company and the Bank will only accept my dual currency card application either as Hong Kong resident or non-Hong Kong resident, depending on whether I am a holder of Hong Kong Identity Card. The Company, together with the Bank. will provide credit card and other related services to me in accordance with applicable regulatory requirements from time to time, depending on my status as a Hong Kong resident or non-Hong Kong resident as declared by me. I hereby undertake that if I become a holder of Hong Kong Identity Card after the date of this declaration, I shall as soon as practicable inform the Company and the Bank of the change. I understand that the Company and the Bank will, upon receiving such notification, update its record and provide credit card and other related services according to relevant regulatory requirements applicable to my status as a Hong Kong resident. I understand that the Company may at any time and without giving any prior notice terminate or suspend my dual currency card(s) if I am or shall be in breach of my declaration and/or undertaking above, and the Company shall not be liable for any loss or claim in connection with or arising from such breach.

Signature of Main Card applicant (Please do not alter)

Х

Date

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.
- 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.

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 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),
- □ 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.

(The signature must correspond with the one on previous page)

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 for main cards and additional cards.



You can earn 1 Gift Point upon HK\$1 spending with your card and redeem your Gift Points from a wide range of rewards. With BoC Pay App, you can offset spending with Gift Points (250 Points = HK\$1) and enjoy 20% off every Monday at over 12,000 spots and redeem Merchant Gift eVouchers.

For details, please visit: www.bochk.com/en/creditcard/rewards.html

Gift Point Rewards Programme



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.

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 Metro, Shenzhen Metro, Shenzhen Taxi and Guangzhou-Shenzhen China Railway Highspeed Rail.

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".

Download and bind Dec Pay to experience the new way to pay and enjoy the fabulous offers

- Scan to pay at merchants in Hong Kong and the mainland
- Real-time Fund transfer & Bill payment
- Offset spending with Gift Points from HK\$1 at over 12,000 places, save money everywhere!



App Store is a service mark of Apple Inc. Android and Google Play™ are trademarks of Google Inc. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.



Subject to terms and conditions

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



New customers Perpetual Annual Fee Waiver

can enjoy the following exclusive welcome offers

10% Cash Rebate

for Mobile Spending

(Maximum HK\$300 Cash Rebate)

or

HK\$500 Cash Rebate

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

Terms and Conditions apply.

Promotion Period : From now until 31 December 2021

TERMS & CONDITIONS OF PROMOTIONAL OFFERS

WELCOME OFFERS

- The promotion period runs from now until 31 December 2021. Only applicant whose "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" (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
- 2. Successful Eligible Credit Card applicants, who select "10% Cash Rebate for Mobile Spending" as the welcome offer, are required to make transactions through mobile payment (the "Eligible Transactions 1") (Including BoC Pay, UnionPay App, Apple Pay, Huawei Pay, Google Pay, Samsung Pay)(if applicable)("Mobile Payment Transactions") within the first month and following three calendar months of card issuance ("Spending Period") (Refer to Example I). Net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited (the "Company") at its sole discretion from time to time are all excluded from Eligible Transactions 1. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum of HK\$100 Cash Rebate per Spending Cycle for the welcome offer and the accumulated maximum rebate amount is HK\$300 for the Spending Period[^].

Example I:

Card Issuance Date	Spending Period	^Spending Cycle and Rebate
8 January 2021	8 January to 30 Apr 2021	Spending Cycle 1 (from card issuance till the following calendar month) 8 January to 28 February 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 2 (the second calendar month since card issuance) 1 to 31 March 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 3 (the third calendar month since card issuance) 1 to 30 Apr 2021 : maximum of HK\$100 Cash Rebate.
28 February 2021	28 February to 31 May 2021	Spending Cycle 1 (from card issuance till the following calendar month) 28 February to 31 March 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 2 (the second calendar month since card issuance) 1 to 30 Apr 2021 : maximum of HK\$100 Cash Rebate.
		Spending Cycle 3 (the third calendar month since card issuance) 1 to 31 May 2021 : maximum of HK\$100 Cash Rebate.

- 3. Successful Eligible Credit Card applicants, who select "HK\$500 Cash Rebate" as the welcome offer, are required to accumulate spending of HK\$8,000 or above in local and/or overseas retail spending (the "Eligible Transaction 2") (Including at least one Mobile Payment Transaction in the Credit Card account within the first two months of card issuance in order to be eligible for the welcome offer. Annual fee, financial fee, handling fee, balance transfer, cash before card service amount, cash advance, installment fee, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other category as may be defined by the Company at its sole discretion from time to time are all excluded from Eligible Transaction 2. Main cardholder and additional cardholder spending can combine to accumulate.
- 4. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD&RMB spending will be combined for transaction amount calculation for "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 every RMB¥1 will be calculated as HK\$1.
- 5. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
- Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
- The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited/Visa International/Mastercard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
- 8. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
- The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.

- 10. There is no spending requirement for Eligible Credit Card applicants, who select "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. 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 Credit Card Agreement, Terms and Conditions of Installment Program and the Fees Schedule for details.
- 11. Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.
- 12. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- 13. 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 to the cardholder's account without prior notice. The cost of "10% Cash Rebate for Mobile Spending" is in accordance with Eligible Transaction 1 amount and "HK\$500 Cash Rebate" is HK\$500.
- 14. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- 15. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
- 16. The 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. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

- 17. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
- 18. 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.
- 19. 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.
- 20. In case of any dispute(s), the decision of the Company shall be final
- 21. In case of any discrepancy(ies) between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. Huawei Pay is the trademark of Huawei and is submitted for trademark registration in China and other countries/regions. Google Pay is a trademark of Google LLC. Samsung Pay is a trademark of Samsung Electronics Co., Ltd..



信用卡

Credit Care

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.

- 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.
- 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.
- 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.
- 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 cardholder.
- 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 we 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.

CONTACTLESS PAYMENT FUNCTION

- 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 OPT-OUT OF "OVER-THE-LIMIT FACILITY" FUNCTION

- 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.
- 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 for further processing.
- If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

DATA POLICY NOTICE

- 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, 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").

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;

- 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 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 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 2021

BOC Credit Card Key Facts Statement

	todru key raets otatement	Overdue APR for Retail
Annualized Percentage Rate (APR) for Retail Spending /	Interest Charges 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.	Spending / Cash Advance (continue)
Cash Advance	No interest will be payable if the outstanding balance is paid in full	Interest Free Perio
	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	Minimum Paymen Major Fees Annual Fee [#] Visa Infinite Card UnionPay Diamon Prestige Card / UnionPay Diamon Card World MasterCard
	next statement.	Visa Signature Card
Overdue APR for Retail	If you have not made any payment or you have made a payment of less than	Platinum Card [^]
Spending / Cash Advance	the minimum payment on or before the relevant due date on two or more	Titanium Card
	occasions in respect of 12 consecutive statements ("Triggering Event"), we will charge overdue interest rate ("Overdue Interest Rate") at an additional rate	Classic Card
		Private Label Carc
	of 4% over the basic interest rate applicable to the outstanding balance in	Commercial Card
	your credit card account (bringing the APR to a maximum of 38.62% *	Visa Infinite Card
	(for retail spending) and 41.12% * (for cash advance)). If a Triggering Event occurs, we will charge the	Platinum Card
	Overdue Interest Rate during the period from the day following the statement	Gold Card
	date of the statement first issue after	Classic Card

Overdue APR for Retail Spending / Cash Advance (continue)	until the statement of first issued after Triggering Event. Al rate applicable to	the Triggering Event date of the statement cessation of the I preferential interest the account will be such time as the te ceases to apply.
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 UnionPay Diamond Prestige Card / UnionPay Diamond Card	HK\$3,800	HK\$1,900
World MasterCard		
Visa Signature Card	HK\$2,000	HK\$1,000
Platinum Card [^]	HK\$1,600	
		HK\$800
Titanium Card	HK\$550	HK\$800 HK\$275
Titanium Card Classic Card	HK\$550 HK\$220	
	•	HK\$275
Classic Card	HK\$220	HK\$275 HK\$110
Classic Card Private Label Card	HK\$220	HK\$275 HK\$110
Classic Card Private Label Card Commercial Card	HK\$220 HK\$220	HK\$275 HK\$110 HK\$110
Classic Card Private Label Card <u>Commercial Card</u> Visa Infinite Card	HK\$220 HK\$220 HK\$3,800	HK\$275 HK\$110 HK\$110 N.A.

Cash Advance Handling Fee*	Hong Kong Dollar Credit Card		Late Charge [#]	5% of the minimum payment amount	
	 <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 			(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)	
	UnionPay Dual Currency Credit Card		Overlimit Handling Fee [#]	HK\$180 per statement period	
	 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 	F	Returned Cheque & Rejected Autopay Charge [#]	HK\$100 / CNY100 per transaction (where applicable for HKD or CNY account respectively) ite of BOC Credit Card (International) Ltd. reditcard for full version of relevant Credit	
	Remark: Subject to a minimum of HK\$100 / CNY100 (where applicable for HKD or CNY account respectively)	F	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		
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</u> <u>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,		Association of Ba includes the basic of a product expre- *2. Annual fee of BO for main card and 3. BOC Credit Card vary the fees and customers. The fe and/or services m 4. The Chinese vers	anks. An APR is a reference rate which c interest rate and other fees and charges essed as an annualized rate. DC HKUST Platinum Card is HK\$600 d HK\$300 for additional card. d (International) Ltd. reserves the right to d charges from time to time by notice to ees and charges for other card products hay be separately published. sion of this notice shall prevail whenever crepancy between the English and the enjoy annual fee waiver. BOC i-card Dual Currency Diamond Card.)
	via UnionPay Dual Currency Credit Card, we will not charge any further markup.			● 《》《《行(香港) 信用 BANK OF CHINA (IMONG KONG) Credit C	