

Terms for the Promotion Offer:

1. To be eligible for the offer, customers should apply for a BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer of HK\$50,000 or above with a repayment tenor of at least 36 months or above on or before 17 April, 2015 ("Promotion Period") and drawdown the loan on or before 8 May, 2015 ("Eligible Customers").

a. Application via mobile app. (Offer 1):

- ♦ To be eligible for the HK\$1,500 cash rebate, Eligible Customers should successfully apply via BOC Express Cash mobile application.

b. Application via other electronic channels (Offer 2):

- ♦ To be eligible for the HK\$800 cash rebate, Eligible Customers should successfully apply online or via mobile (including the website or Internet Banking service of BOCHK, mobile website dedicated to BOC Express Cash or BOC Credit Card WeChat official account).

i) This Promotion is only applicable to new customers of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer.

ii) The cash rebate of Offer 1 and Offer 2 will be directly credited to the BOC Express Cash account of the Eligible Customer on or before 30 November, 2015 without prior notice. The status of the Eligible Customer's BOC Express Cash account must be normal and valid, and without an overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or the BOC Express Cash Instalment Loan Balance Transfer when BOC Credit Card (International) Limited ("Card Company") credits the cash rebate. If the customers cannot fulfill the above requirements, the Card Company reserves the right to withdraw the cash rebate offer without prior notice.

iii) If an Eligible Customer of above offers makes an early loan settlement following drawdown of the loan, the Card Company reserves the right to request a full refund of the rewarded cash rebate amount from the aforementioned Eligible Customers.

2. The maximum loan amount for the BOC Express Cash Instalment Loan Balance Transfer is up to HK\$2,000,000 or 21 times of the monthly salary (whichever is lower). The Card Company will determine the final approved loan amount based

on the credit rating of the individual customer and other relevant factors.

3. The credit card example is calculated on the basis of a monthly minimum repayment of 5% of the outstanding balance and an annual interest rate of 30%, thus the APR is 34.49% and the total interest expenses are HK\$314,523. The BOC Express Cash Instalment Loan Balance Transfer example is calculated on the basis of a loan amount of HK\$300,000, a repayment tenor of 60 months and a monthly flat rate of 0.1315%, and thus the APR is 5.25%. The total interest expenses are HK\$38,670. (The APR is calculated according to the guidelines laid down in the Code of Banking Practice, including an annual handling fee of 1%). The above example is based on a number of assumptions and for reference only.

General Terms:

- BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer are the products of the Card Company. The Card Company is a member of the Bank of China (Hong Kong) Group (“BOCHK”).
- Eligible Customers cannot enjoy all the offers listed above simultaneously. Also, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The above products are subject to the relevant terms and conditions of the BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer.
- The Card Company reserves the right to amend, suspend or terminate the above products and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.