

Terms and Conditions for BOC Credit Card “Cash Before Card” Service:

1. BOC Credit Card “Cash Before Card” Service is not applicable to cardholders of BOC Prepaid Card, Private Label Card, Purchasing Card, Intown Card, USD Card, Great Wall International Credit Card, BOC Express Cash Revolving Card, and BOC Credit Cards and Prepaid Card issued in Macau.
2. The amount for “Cash Before Card” must be in HKD or CNY and the minimum amount for “Cash Before Card” is HKD1,000 (applicable to HKD “Cash Before Card”) / CNY1,000 (applicable to CNY “Cash Before Card”) or the amount specified by BOC Credit Card (International) Limited (the “Company”) from time to time. The amount shall not exceed the cardholder’s available credit limit.
3. “Cash Before Card” is a cash advance transaction. A handling fee of **4%** of each transaction amount plus **HKD20** (applicable to HKD “Cash Before Card”) / **CNY20** (applicable to CNY “Cash Before Card”) per transaction will be charged to credit card upon approval of the application for the “Cash Before Card”.
4. The Company reserves its right to debit a handling fee (maximum **HKD300** (applicable to HKD “Cash Before Card”) / **CNY300** (applicable to CNY “Cash Before Card”)) to the relevant card account without prior notice if the loan disbursement of “Cash Before Card” is declined due to the account status of the designated account of the cardholders.
5. The Company reserves the right to approve or decline any “Cash Before Card” application at its sole discretion without assigning any reason.
6. All approved “Cash Before Card” applications are irrevocable.
7. If the cardholders apply for “Cash Before Card” via “Online Services” of the Company,
 - a) When the applied amount is disbursed to the bank account of the Bank of China (Hong Kong) Limited (the “Bank”), the total daily limit shall be the cardholder's available credit limit, or the amount specified by the Company from time to time. When the applied amount is disbursed to the bank account other than the Bank above, the total daily limit for “Cash Before Card” and “Cash Installment” shall be HKD100,000 (for application in HKD) / CNY100,000 (for application in CNY) or the cardholder's available credit limit (whichever is lower), or the amount specified by the Company from time to time;
 - b) Cardholders may make “Cash Before Card” at anytime or set up a preset instruction. Preset instruction is only available in “Online Services”. Application submitted not later than 3:00pm (Hong Kong time) on Monday to Friday or 10:00am (Hong Kong time) on Saturday (except for public holiday) (“Processing Time”) will be processed on the same day, otherwise it will be processed on the coming Processing Time; and
 - c) Cardholders will be notified by email one day after the submission date if the application for “Cash Before Card” is processed successfully. Should the preset instruction not be executed successfully, the Company shall send to the cardholder an email and/or SMS after 8:30pm (Hong Kong time) (Monday - Friday) or 1:30pm (Hong Kong time) (Saturday) on the processing date. The cardholders can check out the transaction status via the “Transaction Enquiry” under the “Cash Before Card” section in “Online Services”.
8. The “Cash Before Card” is not applicable to accounts in breach of the Credit Card Agreement/User Agreement, being cancelled or with a past due record.
9. The entire amount of the approved “Cash Before Card” will be disbursed to the designated personal bank account of the cardholder. An inward remittance fee may be charged by the beneficiary bank.
10. The Company reserves the right to change, suspend or terminate the promotion offer or to amend its terms and conditions at its sole discretion at any time without prior notice. All matters and disputes will be subject to the final decision of the Company.
11. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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