

Bank of Communications Credit Card Purchase Instalment Plan and Statement Instalment Plan Terms and Conditions (applicable to the application on or before 12 December 2025):

1. The Bank of Communications Credit Card Purchase Instalment Plan (“Purchase Instalment”) and Statement Instalment Plan (“Statement Instalment”) (combine as “Instalment Plan”) are bound by the terms and conditions of Bank of Communications Pacific Credit Card Cardholder Agreement and Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement of Bank of Communications (Hong Kong) Limited (“the Bank”). It is only applicable to the designated principal and supplementary cardholder of Bank of Communications Credit Card, which is issued in Hong Kong (“Cardholder”), who can apply for the Instalment Plan, excluded PC Internet Card and Gift Card cardholder.
2. The eligible transactions of the Instalment plan (“Eligible Transactions”) include (1) Local retail transaction, (2) Foreign retail transaction (non HKD Transaction), (3) Online retail transaction and (4) Purchases made by post/fax/phone made by Eligible Credit Card . Eligible Transactions exclude local/overseas cash advance, top up amount of Octopus automatic add value service, monthly payment for instalment plans, monthly instalment to merchants, MPF/SVC contribution, balance transfer amount, all online bill payments, purchase of casino chips, tax payment, purchase of traveller’s cheques, insurance fee, payment of all credit card charges (annual fees, finance charges, etc.), handling fees for other redemption promotions and the renminbi transactions by using CUP Dual Currency Credit Card, including but not limited to transactions of Mainland property, vehicle, air ticket, fuel, wholesale, supermarket spending, hospital fee, education fee and any credit card transactions designated by the Bank from time to time.
3. Cardholders can apply for the Purchase Instalment commencing on the retail purchase transaction date and ending on 5 working days preceding the payment due date for each spending transaction (starting from the date when the Bank receives the application). Cardholders can apply for the Purchase Instalment with the combined valid retail purchase transaction amount, Every single retail purchase transaction amount must be HK\$1,000 or above (or foreign currencies equivalent), and the maximum instalment amount is 100% of the available credit limit (excluded the one-off handling fee). The Bank’s exchange rate will be used as the standard conversion rate of the foreign currencies to Hong Kong Dollars.
4. Cardholders can apply for the Statement Instalment Plan with the outstanding balance or partial outstanding balance of current monthly statement within 5 working days preceding the payment due date (starting from the date when the Bank receives the application). The minimum outstanding balance amount of the statement in the current month is HK\$1,000 (or foreign currencies equivalent), and the maximum instalment amount is the outstanding balance amount of the statement in the current month or 100% of the available credit limit (excluded the one-off handling fee) (whichever is lower). The Bank’s exchange rate will be used as the standard conversion rate of the foreign currencies to Hong Kong Dollars.
5. In accordance with the repayment period of 6 months, 12 months and 24 months, the one-off handling fee for the application of the Instalment Plan (according to the retail purchase transaction amount) should be 2.5%, 3.5% and 6% on applied amount respectively and the related APRs are 9.03%, 6.79% and 6.15%. The APRs are calculated according to the guidelines of the Code of Banking Practice and will be rounded up to nearest two decimal places. APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.
6. The approved Instalment loan amount and one-off handling fee of the Instalment Plan are neither eligible for cash rebate or bonus point reward under the prevailing spending reward program nor counted to the spending requirement of welcome gift offers.

7. The retail purchase transaction(s) must be done through the qualified Credit Cards of the Bank. The transaction(s) must be posted to the same Credit Card account which is applied for the Instalment Plan. Each transaction can be applied for the Instalment Plan once only.
8. Each posted purchase transaction can apply this Instalment Plan 1 time only, and the same transaction is not allowed to apply both Purchase Instalment and Statement Instalment together.
9. No interest will be paid by the Cardholder under the Instalment Plan and the Cardholder is only required to pay the one-off handling fee for the Instalment Plan. The loan amount of this Instalment Plan is for retail purchase. If the Cardholder fails to make full repayment of the statement balance specified in the Credit Card account statement on or before the payment due date of each month, the Cardholder shall pay interest on all outstanding balance, financial fee and other fee (if applicable) on the Credit Card account. The Cardholder shall pay a finance charge on any monthly instalment amount due but unpaid at the prevailing interest rate of the Credit Card Account.
10. Upon approval of the Cardholder's application for the Instalment Plan, (a) The Bank will hold the credit limit of the Cardholder's Credit Card account specified in the Instalment Plan Application Form with an amount equivalent to the Instalment Plan transaction amount and the one-off handling fee as the Bank may from time to time prescribe until the last instalment amount is settled. (b) The Bank will debit the monthly instalment amount of the Instalment Plan from the Credit Card account by 6, 12 or 24 consecutively according to the Instalment Plan. The first instalment amount and the one-off handling fee will be debited from the Credit Card account immediately or on the date that the Bank may prescribe at its discretion. (c) The Bank will proportionally reduce the hold amount from the credit limit of the Credit Card account every month after the Bank successfully debits the Credit Card account with the instalment amount due. (d) The cardholder will be notified of the approval result by mail within 5 working days after approval and the Bank will deposit the total approved amount into the Cardholder's designated Credit Card account in which the approved amount stated as a loan nature for the Cardholder from the Bank and the Cardholder should accept to pay monthly for the Instalment Plan which is agreed with the Bank. Upon receive the confirmation of successful application, the Cardholder should settle the payment before due date without prior notice. The Bank will not bare the finance charges on any overdue payment.
11. Unless approved by the Bank, the Instalment Plan cannot be cancelled or changed. Cardholders must ensure the information of application is correct. No claims can be made to the Bank for the unsuccessful application of the Instalment Plan.
12. If the Credit Card account is cancelled by Cardholder or the Bank for whatever reason, the Cardholder must immediately settle all outstanding balance of the Instalment Plan. In case the Cardholder requests (i) to cancel the application for the Instalment Plan; or (ii) make full repayment of the outstanding balance of the Instalment Plan, the Cardholder does not required to pay any administration fee, but the one-off handling fee which was paid will be non-refundable.
13. The Bank has the right to approve or reject the application of the Instalment Plan hereof without giving any reason therefore. Notwithstanding the other provisions in these Terms and Conditions, the Bank shall be entitled at any time with notice to the Cardholder (a) suspend or terminate the Instalment Plan; and/or (b) revise or add further provisions to these Terms and Conditions. The Bank reserves the right to revise the above-mentioned interest rate and the handling fee from time to time. In case of any disputes, the decisions of the Bank shall be final and conclusive. The Bank will not be responsible or liable for any actions, claims, damages,

costs, charges and expenses which a cardholder may suffer, sustain or incur by way of this Program.

14. No person other than the Cardholders and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions.
15. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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