

## Elite Club Promotion Terms and Conditions:

### General Terms and Conditions:

1. All rewards cannot be exchanged for cash.
2. The above rewards cannot be used in conjunction with any other promotional offers.
3. Free credit card spending limit will be served as the reward of the Account Opening Reward, Auto-Payroll Service Reward and Member-Get-Member Reward to new customer of the Bank. The free credit card spending limit will be credited to customer's ICBC Credit Card account within the Reward Period. For joint-name account, the reward will be credited to the Industrial and Commercial Bank of China (Asia) Limited ("the Bank" or "ICBC") Credit Card account of the primary account holder of the joint-name account. If the primary account holder does not have a valid ICBC Credit Card, the reward will be credited to the ICBC Credit Card account of other account holders of the joint-name account subject to the Bank's sole and absolute discretion. For customers who do not have an ICBC Credit Card, they have to apply for one in order to enjoy the reward. If the customer's credit card application is rejected by the Bank, the reward will be credited to customer's debit card account.
4. The free credit card spending limit reward is for credit card spending only and cannot be used for cash advance or settlement of credit card overdue payment.
5. Customers must hold a valid ICBC Credit Card or debit card at the time of crediting free credit card spending limit or otherwise the reward will be forfeited.
6. The Bank reserves the right to amend the Terms and Conditions of promotional offer or terminate the promotional offer at its absolute discretion at any time without prior notice.
7. In case of any dispute, the decision of the Bank shall be final and conclusive.
8. In case of any discrepancy between the English and Chinese versions, the English version shall apply and prevail.
9. Any person or entity that is not a party to the General Terms and Conditions, the Account Opening Reward Terms and Conditions, the Auto-Payroll Service Reward Terms and Conditions, Member-Get-Member Reward Terms and Conditions and Credit Card Welcome Reward Terms and Conditions (collectively called "these Terms and Conditions") shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) to enforce any part of these Terms and Conditions.

### Account Opening Reward Terms and Conditions:

1. The offer of Account Opening Reward (the "Reward") is valid from 25<sup>th</sup> July 2016 to 31<sup>st</sup> December 2016, both days inclusive ("the Promotion Period").
2. Each customer can only enjoy the Reward once. Joint-name account will be counted as one account for one Reward only.
3. Only new customer is eligible for the Reward. New customer refers to customer who has not held any account (in sole name or joint name) (except those who has only credit card account) with the Bank in the 12 months prior to the account opening date.
4. To be eligible for the Reward, customer has to **open an "Elite Club" Account** and **apply e-statement service** and fulfill the following reward requirements ("Eligible Customer").

Reward Requirements	Free Credit Card Spending Reward
Maintain average daily Total Liquid Assets at HK\$800,000 or above for 6 consecutive months immediately after the account opening	HK\$800

Average daily Total Liquid Assets (TLA) include all deposit balances and the market value of investments in the Bank. For sole-name account holders, their other joint-name account(s) will also be counted. TLA of joint-name account will be counted as the TLA of the primary account holder only.

5. The above mentioned 6 months' calculation period ("Calculation Period") for the average daily TLA and free credit card spending limit reward period :

Account Opening Period	6 Months Calculation Period for the Average Daily TLA	Reward Period
25 – 30 July 2016	1 August 2016 – 31 January 2017	End of April 2017
1 – 31 August 2016	1 September 2016 – 28 February 2017	End of April 2017
1 – 30 September 2016	1 October 2016 – 31 March 2017	End of May 2017
3 – 31 October 2016	1 November 2016 – 30 April 2017	End of June 2017

1 – 30 November 2016	1 December 2016 – 31 May 2017	End of July 2017
1 – 31 December 2016	1 January 2017 – 30 June 2017	End of August 2017

- Eligible Customer must hold a valid "Elite Club" Account when the Bank credits the free credit card spending limit to the ICBC Credit Card account or debit card account.
- Eligible Customer has to apply for the e-statement service via "Elite Club" Account and must use the e-statement service when the Reward is credited. Eligible Customers need to register internet banking in order to apply for the e-statement service.
- The Bank will deduct the equivalent amount of the Reward from any of the Eligible Customer's accounts without prior notice if the customer terminates the "Elite Club" Account within 12 months after the account opening date.
- The Rewards are bound by the terms and conditions of "Elite Club" Account.

#### **Auto-Payroll Service Reward Terms and Conditions:**

- The offer of Auto-Payroll Service Reward (the "Reward") is valid from 2<sup>nd</sup> July 2016 to 31<sup>st</sup> December 2016, both days inclusive ("the Promotion Period").
- Elite Club customers who register for auto-payroll service at branch during the Promotion Period will receive Reward of Free Credit Card Spending Limit up to HK\$1,000. Customers who set up at least one new autopay instruction via payroll account and have record of at least one payment transaction by 30 April 2017 can receive an extra Reward of HK\$400. Payroll customers who have successfully completed designated transactions can receive additional Reward up to HK\$400.
- This offer is subject to the Terms and Conditions for Auto-Payroll Service Reward. Please refer to the relevant promotional leaflet or visit any of the Bank's branches for details.

#### **Member-Get-Member Reward Terms and Conditions:**

- The offer of Member-Get-Member Reward is valid from 2<sup>nd</sup> January 2016 to 31<sup>st</sup> December 2016, both days inclusive ("the Promotion Period").
- This offer is only applicable to the existing customer of the Bank (the "Referrer"), who successfully refers a new customer (the "Referee") to open an Elite Club Account, e-Age Account or Integrated Account with the Bank and to maintain an average daily total liquid assets (the "TLA") with the Bank up to the amount specified below during the subsequent 3 consecutive months after the month of account opening (the "3 months' Calculation Period"):

Account Type	Elite Club Account	e-Age Account	Integrated Account
TLA	HK\$800,000 or above	HK\$100,000 or above	HK\$10,000 or above
<b>"Basic Reward" – Free Credit Card Spending Limit Reward</b>			
Reward for each successful referral of a new customer	HK\$800	HK\$200	HK\$50
<b>"Premium Reward"</b>			
Reward for successful referrals of 3 – 7 new customers	Weekend Champagne Brunch for 4 persons at The Peninsula	N/A	N/A
Reward for successful referrals of 8 or more new customers	Dinner Buffet for 10 persons at The Peninsula	N/A	N/A

(Note: TLA include all deposit balances and the market value of investments in the Bank. For sole-name account holders, the deposit balances and the market value of investments of their other joint-name account(s) will also be counted TLA of joint-name account will be counted as the TLA of the primary account holder only.)

- This offer is subject to the Terms and Conditions for Member-Get-Member Reward. Please refer to the relevant promotional leaflet or visit any of the Bank's branches for details.

#### **Credit Card Welcome Reward Terms and Conditions:**

- Free Credit Card Spending Limit Welcome Offer ("Welcome Offer") is only applicable to brand new credit

card applicant who has successfully applied for and been approved ICBC AXA Platinum Card and ICBC AXA UnionPay Dual Currency Platinum Card between 12 July 2016 to 31 December 2016, both days inclusive ("Promotion period"). Existing credit card cardholder who holds any of the Bank's credit cards or has cancelled any of Bank's credit card (includes the affinity card) in the past 6 months will not be eligible for the Welcome Offer.

2. Applicants who submit all the required documents when applying for 2 ICBC Credit Cards at branches will be rewarded with a HK\$100 supermarket coupon.
3. Customers will be eligible for the HK\$300 Welcome Offer if customers are brand new credit card applicants who have successfully applied for and been approved one ICBC AXA Platinum Card and accumulate retail spending or cash advance of not less than HKD/RMB3,000 ("the Spending Requirement") within the first 2 months of new card issuance.
4. Customers will be eligible for the HK\$600 Welcome Offer if customers are brand new credit card applicants who have successfully applied for and been approved ICBC AXA Master Platinum Card and ICBC AXA UnionPay Dual Currency Platinum Card and accumulate retail spending or cash advance of not less than HKD/RMB3,000 for each card respectively ("the Spending Requirement") within the first 2 months of new card issuance.
5. The Bank will credit the Free Credit Card Spending Limit to the respective credit card account 6 to 8 weeks after the Spending Requirement has been fulfilled. Free Credit Card Spending Limit can only be used for future spending, which cannot be used as cash advance or repayment of credit card spending.
6. The Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding balance transfer, cash installment loan amount/tax loan and personal loan amount/merchant installment loan amount and the repayment amount, donations, tax payments, purchase of casino chips, gambling transactions and card account's fees, any financial charges and unauthorized transactions. Non-posted, cancelled, cheated, returned or other unauthorized transactions will not be counted for the Spending Requirement purpose.
7. The Bank will charge a handling fee of HK\$700 for each card (Principal Card) if new cardholder cancels the ICBC AXA Master Platinum Card or ICBC AXA UnionPay Dual Currency Platinum Card within 12 months from card issuance.