

Broaden Your Vision. Bank with Us.



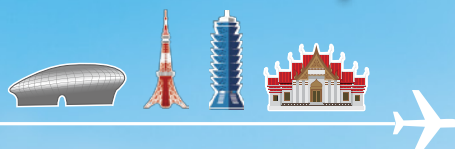
ICBC

ICBC Credit Card



Spend Happy and Be Happy! Giveaway 80-sets of Round-Trip Air Tickets for 2!*

Registration NOT REQUIRED!
NEW Lucky Draw Every 2 Weeks!



*Spend More to Get
More Chance to Win!*



*Terms and conditions apply.

Use your ICBC Credit Card(s) and accumulate local transactions of HK\$2,000 or above, on top of the “**New Retail / Debits**” amount shown in your October 2017 credit card statement, during the promotion period, you will be automatically entered into the lucky draw with a chance to win round-trip economy class air tickets to Asia for 2 persons! Incremental spending increase of HK\$2,000 will gain 2 entries into the lucky draw. The number of lucky draw entries is not limited. No registration is required. Terms and conditions apply.

Promotion Period	Spending Target	Number of Lucky Draw Entries Available	Prizes (40 winners)
Phase 1: 1 November - 30 November 2017	Exceed the “New Retail / Debits” amount in your October 2017 statement with accumulated local transactions of HK\$2,000 or above	HK\$2,000 incremental spending: Twice The number of lucky draw entries is not limited.	Round-trip economy class air tickets to Taipei / Tokyo / Bangkok / Seoul for 2 persons [^]
Phase 2: 1 December - 31 December 2017			

[^]Above fare excludes Hong Kong security service charge, airport tax, Hong Kong Airport Construction Fee (ACF), fuel surcharge, other taxes and surcharges.

Terms and Conditions:

- The Promotion Period of the Incremental Spending Programme (the “Programme”) is from 1 November 2017 to 31 December 2017 (both dates inclusive) (the “Promotion Period”) and will be held in two phases. Phase 1 is from 1 November 2017 to 30 November 2017 (both dates inclusive) and Phase 2 is from 1 December 2017 to 31 December 2017 (both dates inclusive).
- The Programme is not applicable to Corporate Card and new cardholders who opened and registered their accounts in or after September 2017.
- During each phase of the Promotion Period, cardholders whose accumulated eligible local spending amount with ICBC Credit Cards (the “Eligible Credit Card”), issued by the Industrial and Commercial Bank of China (Asia) Limited (the “Bank”) exceeds the transactions / debited amounts in the monthly statement for October 2017 by HK\$2,000 or above will enter lucky draw automatically. The cardholders’ incremental spending increases by HK\$2,000 with the Eligible Credit Card, the cardholder can enter the lucky draw twice. The number of lucky draw entry is not limited. No registration required.
- Spending amount is calculated based on a single Eligible Credit Card account, combining the spending of principal card and supplementary card.
- Eligibility of a transaction for the prize is based on the date of transaction. All local retail transactions must be in Hong Kong Dollars, during the Promotion Period, and must be posted to account no later than seven days after the Promotion Period. Eligible transactions do not include overseas transactions and Renminbi or non-Hong Kong currency transactions, credit card online bill and ATM payment service, balance transfer, AutoPay, credit card cash installment plan and the repayment, merchant installment plan, tax payment, tax loan and personal loan repayment, purchase of casino chips, gambling transactions and all types of handling fees and financial charges. Transactions which have not been posted, cancelled, refunded or not authorized are not eligible for the Programme. In case of any dispute in relation to the interpretation of the eligible transaction, the decision of the Bank shall be final.
- The lucky draw will be carried out on the dates listed below. The Bank will draw 10 winners each time randomly by computer among the eligible customers. Respective winners will receive:

	Transaction Date	Lucky Draw Date	Prize
Phase 1	1 – 15 November 2017	15 December 2017	Hong Kong Airlines round-trip economy class air tickets to Taipei for 2 persons (10 winners)
	16 – 30 November 2017	3 January 2018	Hong Kong Airlines round-trip economy class air tickets to Tokyo for 2 persons (10 winners)
Phase 2	1 – 15 December 2017	15 January 2018	Hong Kong Airlines round-trip economy class air tickets to Bangkok for 2 persons (10 winners)
	16 – 31 December 2017	31 January 2018	Hong Kong Airlines round-trip economy class air tickets to Seoul for 2 persons (10 winners)
- Within the same phase, eligible customers who have not won any prize at the lucky draw would be automatically carried forward to the lucky draw list of the next lucky draw date. Each customer can only win the lucky draw once as maximum in each phase and twice as maximum for the entire Promotion Period.
- The result of lucky draw will be announced within 10 working days after each lucky draw date at www.icbcasia.com. All winners will be notified individually by the Bank. Winners must be ICBC Hong Kong Airlines Visa Platinum Card cardholders and Hong Kong Airlines Fortune Wings Club members. If the winners are not ICBC Hong Kong Airlines Visa Platinum Card cardholders and Hong Kong Airlines FWC members when won the prizes, they can apply at www.icbcasia.com. The Bank will debit the amount equivalent to the mileage of the prize to the relevant FWC member account of the winners by 28 February 2018.
- If the winner cannot be reached by the Bank within 30 working days after each lucky draw date, the Bank reserves the right to assign the prize to other winner.
- To be eligible for the prize, the Eligible Credit Card account of the cardholders must be still valid and without any arrears of repayment record when the prize is given. The prize is non-transferable, cannot be offset against credit card payment and cannot be converted for cash.
- If cardholders cancel any transactions which have been counted under this Programme after the prize has been given, the Bank has the right to debit the amount equivalent to the value of the prize to the cardholders’ relevant card account without further notice.
- Unless otherwise specified, the Programme cannot be used in conjunction with other promotions.
- The Bank is not the supplier of any product under the lucky draw, and makes no representation or guarantee in respect of such product. The Bank shall not be responsible for or guarantee the quality and fitness for any particular use of such product and shall have no liability for any matters relating thereto. Winners should contact the suppliers directly if there is any complaint or argument on such product. Use of the product may be subject to the terms and conditions of the participating supplier (if applicable).
- Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
- The Bank reserves the right to vary or terminate the Programme at any time and to amend these Terms and Conditions from time to time.
- In case of any dispute over the Programme, the decision of the Bank shall be final and conclusive.
- In case of any inconsistency between Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

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

ICBC  工银亚洲

www.icbcasia.com Customer Service Hotline 218 95588