

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 Industrial and Commercial Bank of China (Asia) Limited (“the Bank” or “ICBC”). 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 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 vary or terminate the Reward at any time and to amend these Terms and Conditions from time to time.
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 Welcome Lucky Draw Terms and Conditions, the Auto-Payroll Service Reward Terms and Conditions, Member-Get-Member Reward Terms and Conditions, Credit Card Welcome Offer Terms and Conditions and Fund Subscription Fee Offer 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 11th September 2017 to 30th December 2017, 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 3 consecutive months immediately after the account opening	HK\$800
Maintain average daily Total Liquid Assets at HK\$3,000,000 or above for 3 consecutive months immediately after the account opening	HK\$3,000
Maintain average daily Total Liquid Assets at HK\$5,000,000 or above for 3 consecutive months immediately after the account opening	HK\$5,000

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 3 months’ calculation period (“Calculation Period”) mentioned under clause 4 above for the average daily TLA and free credit card spending limit reward period:

Account Opening Period	3 Months Calculation Period	Reward Period
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11 – 30 September 2017	1 October 2017 – 31 December 2017	End of February 2018
3 – 31 October 2017	1 November 2017 – 31 January 2018	End of March 2018
1 – 30 November 2017	1 December 2017 – 28 February 2018	End of April 2018
1 – 30 December 2017	1 January 2018 – 31 March 2018	End of May 2018

6. 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.
7. 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.
8. 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.
9. The Rewards are bound by the terms and conditions of “Elite Club” Account.

Welcome Lucky Draw Terms and Conditions:

1. The offer of Welcome Lucky Draw (the “Lucky Draw”) is valid from 11th September 2017 to 30th December 2017, both days inclusive (“the Promotion Period”).
2. Only new customer is eligible for the Lucky Draw. 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.
3. Customer who successfully **opens an “Elite Club” Account** during the Promotional Period and **has a Total Liquid Assets (TLA) at HK\$800,000 or above** (TLA of 2 working days before Lucky Draw Date) can enter the Lucky Draw automatically (“Eligible Customer”). 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.
4. The Lucky Draw will be carried out on the dates listed below. 1 winner per month will be drawn randomly by computer among the Eligible Customers. Respective winner will receive:

Account Opening Period	TLA Calculation Date	Lucky Draw Date	Prize
11 – 30 September 2017	3 October 2017	6 October 2017	Round-trip Air Tickets to Europe for 2 Persons Singapore Airline Business Class (worth up to HK\$75,000)
3 – 31 October 2017	1 November 2017	3 November 2017	
1 – 30 November 2017	6 December 2017	8 December 2017	
1 – 30 December 2017	3 January 2018	5 January 2018	

5. Eligible Customer who has not won any prize at the Lucky Draw would be automatically carried forward to the lucky draw list of next Lucky Draw Date. Each Eligible Customer can only win the Lucky Draw once within the Promotion Period.
6. The departure dates of the air tickets are from 1st December 2017 to 30th June 2018. 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 and will receive a redemption letter within 4 weeks after each draw. The winners should bring along with the redemption letter to redeem the air tickets at the specific location within the validity period. Details of redemption will be set out in the redemption letter.
7. The destination of round-trip business class air ticket to Europe for 2 persons must be Amsterdam, Barcelona, Copenhagen, Dusseldorf, Frankfurt, Istanbul, London, Manchester, Milan, Moscow, Munich, Paris, Rome or Zurich. 2 persons aged of 18 years or over must travel and check-in together.
8. 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.

Auto-Payroll Service Reward Terms and Conditions:

1. The offer of Auto-Payroll Service Reward (the “Reward”) is valid from 3rd July 2017 to 30th December 2017,

both days inclusive (“the Promotion Period”).

2. New Elite Club Account customers who register for auto-payroll service at branch or via the Bank website 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 auto-payroll account and have record of at least one payment transaction by 30th April 2018 can receive an extra Reward up to HK\$400. Payroll customers who have successfully completed designated transactions can receive additional Reward up to HK\$400.
3. 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:

1. The offer of Member-Get-Member Reward is valid from 1st September 2017 to 30th December 2017, both days inclusive (“the Promotion Period”).
2. This offer is only applicable to the existing personal customer of the Bank (the “Referrer”), who successfully refers a new customer (the “Referee”) to open an Elite Club Account or e-Age Banking 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 Banking” Account
TLA	HK\$800,000 or above	HK\$100,000 or above
“Basic Reward” – Free Credit Card Spending Limit Reward		
Reward for each successful referral of a new customer	HK\$800	HK\$200
“Premium Reward”		
Reward for successful referrals of 3 – 5 new customers	Weekend Champagne Brunch for 4 persons at The Peninsula	N/A
Reward for successful referrals of 6 or more new customers	Dinner Buffet for 10 persons at The Peninsula	N/A

Average daily Total Liquid Assets (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.

3. 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 Offer Terms and Conditions:

1. Credit Card Welcome Offer (“Welcome Offer”) is only applicable to successful applicants for principal card and supplementary card of ICBC Sands Lifestyle Platinum Mastercard or ICBC Sands Lifestyle World Mastercard issued by the Bank simultaneously with applications made under this Welcome Offer from 1st September 2017 to 31st December 2017 (both dates inclusive).
2. Successful new applicants of principal card and supplementary card can enjoy the respective Welcome Offer upon fulfilling Designated Spending Requirement within the first 3 months of new cards issuance respectively.

Welcome Offer	Designated Spending Requirement within the first 3 months of new card(s) issuance (“Designated Spending Requirement”)
2 Round-trip Cotai Water Jet tickets; AND	Accumulate retail spending for HK\$5,000
MOP500 Sands Resorts Macao dining	Accumulate retail spending for HK\$10,000

credit; AND	
One complimentary Sands Resorts Macao room night	Accumulate retail spending for HK\$25,000

3. Redemption of the Welcome Offer is handled by Sands Lifestyle. Applicants have to activate his/her membership of Sands Lifestyle at www.sandslifestyle.com. Redemption letter will be sent to the applicant's registered email address by Sands Lifestyle after the Designated Spending Requirement(s) is/are fulfilled. For redemption details and the related terms and conditions, please refer to the letter or contact Sands Lifestyle at 800 961 663.
4. The Designated Spending Requirement is determined by its transaction date according to the retail spending, excluding cash advances, 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, card account's fees, any financial charges and unauthorized transactions. Transactions which have not been posted, cancelled, refunded or not authorized are not eligible.
5. The Bank will charge a handling fee of HK\$700 (Principal Card)/HK\$400 (Supplementary Card) if the cardholder cancels the ICBC Credit Cards within 12 months from card issuance.

Fund Subscription Fee Offer Terms and Conditions

1. The offer of Fund Subscription Fee is valid from 11th September 2017 to 30th December 2017, both days inclusive ("the Promotion Period").
2. New Elite Club Account customer, who has successfully opened a new Consolidated Investment Account, completed the Investment Customer Risk Profile at branch and made the first lump-sum fund subscription of amount HK\$100,000 or above within the Promotion Period can enjoy the 1% fund subscription fee offer.
3. Each new customer can only enjoy the fund subscription fee offer for once within the Promotion Period.
4. The offer is not applicable to Fund Monthly Saving Plan subscriptions.
5. The offer is not applicable to fund switching.
6. The offer is not applicable to the fund transaction via internet banking / mobile banking.

Risk Disclosure Statement

Investment Funds: Investment in investment funds involves risks. The prices of an investment fund may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment funds. When investing in investment funds denominated in non-local currencies, please be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Past performance of any investment fund is no guide to its future performance.

Important Notice

The above risk disclosure statements cannot disclose all the risks involved. Before making investment decision, you should thoroughly study the offering documents, financial reports and relevant risk disclosure statements issued by the issuer of the investment product(s). Further you should consider your own circumstances including financial position, investment experience and objective to ensure the investment is suitable for your particular investment needs and risk tolerance capacity. You should seek independent financial and professional advice before trading or investment. This promotional material does not constitute an offer or solicitation for the purchase or sales of any investment products. This promotional material is issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") and the contents have not been reviewed by Securities and Futures Commission. If there is any dispute arising out of the selling process or processing of the related transaction in the future and the dispute is eligible as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the product should be resolved between directly the product service provider and the customer.