

有關迎新優惠之條款及細則

ICBC Xplore Visa Signature 卡 / ICBC 環球旅行萬事達白金卡 / ICBC 銀聯雙幣白金卡 / ICBC 長隆白金卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2016 年 12 月 31 日內，包括首尾兩天，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發的指定信用卡全新主卡申請人。如申請人為本行現有信用卡持卡人並已持有任何本行信用卡，或為現有或過往 6 個月內取消任何本行信用卡(包括聯營卡)之持卡人，即不可獲享迎新優惠。
2. 如欲獲享 HK\$100 信用卡免找數簽賬額，必須為全新信用卡主卡申請人申請指定信用卡，並於發卡後 2 個月內以信用卡簽賬或現金透支滿 HK\$1,000 或 RMB1,000 元(「認可消費要求」)，方可獲享 HK\$100 信用卡免找數簽賬額。
3. 本行信用卡中心將於符合認可消費要求後 6 至 8 星期內將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
4. 認可消費要求以交易日計算，包括零售簽賬及現金透支，不適用於結餘轉戶、信用卡現金兌現金額/稅務及私人貸款金額/商戶分期金額及其還款額、捐款交易、交稅、購買賭場籌碼、博彩交易、繳付信用卡費用、各項財務收費及未經許可的簽賬。未誌賬、取消、欺詐、退款或未經授權之交易將不計算於認可消費要求內。
5. 如持卡人於發卡後 12 個月內取消本行信用卡，本行將收取手續費 HK\$700(主卡)/HK\$400(附屬卡)。
6. 並非本條款及細則中任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則中任何部分的權利。
7. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
8. 優惠受有關條款及細則約束。
9. 如有任何爭議，本行保留最終決定權。
10. 中英文版本如有歧異，一概以英文版為準。

ICBC 蘇寧銀聯雙幣白金信用卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2016 年 12 月 31 日(包括首尾兩天)成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發的指定信用卡的全新主卡申請人。如申請人為本行現有信用卡持卡人並已持有任何本行信用卡，或為現有或過往 6 個月內取消任何本行信用卡(包括聯營卡)之持卡人，即不可獲享迎新優惠。
2. HK\$50 元蘇寧禮券將於蘇寧銀聯雙幣白金信用卡成功發卡予主卡持卡人後，由蘇寧寄發換領信予持卡人。持卡人須攜同換領信及蘇寧銀聯雙幣白金信用卡到指定蘇寧分店方可換領。有關換取禮券的換領詳情，請參考禮券換領信。
3. 如欲獲取 HK\$300 蘇寧禮券及 HK\$100 信用卡免找數簽賬額，必須為同一位全新信用卡主卡申請人同時申請 ICBC 蘇寧銀聯雙幣白金卡及 ICBC Xplore Visa Signature 卡，獲成功批核並於發卡後 2 個月內分別以 ICBC 蘇寧銀聯雙幣白金卡簽賬或現金透支滿 HK\$3,000/RMB3,000，方可獲取 HK\$300 蘇寧禮券；並以 ICBC Xplore Visa Signature 卡簽賬或現金透支滿 HK\$1,000/RMB1,000(「認可消費要求」)，方可獲取 HK\$100 信用卡免找數簽賬額。如只申請 ICBC 蘇寧銀聯雙幣白金卡，獲成功批核並於發卡後 2 個月內簽賬或現金透支滿 HK\$3,000/RMB3,000(「認可消費要求」)，則可獲取 HK\$300 蘇寧禮券。
4. 認可消費以交易日計算，包括零售簽賬及現金透支，不適用於結餘轉戶、「現金兌現計劃」兌現金額/稅務及私人貸款金額/商戶分期金額及其還款額、捐款交易、交稅、購買賭場籌碼、博彩交易、繳付信用卡費用、各項財務收費及未經許可的簽賬。未誌賬、取消、欺詐、退款或未經授權之交易將不計算於認可消費要求內。
5. 蘇寧禮券換領信將於持卡人符合認可消費要求後 6 至 8 星期內寄出。持卡人須出示有效換領信方能換領。有關換取禮品的換領詳情，請參考禮品換領信。本行之信用卡中心將於符合消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
6. 本行並非獎賞之禮品或服務之供應商，對此獎賞禮品或服務並無作出任何聲明或擔保；因此有關禮品或服務的各方面(包括但不限於質素及供應量)，本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴，客戶應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束(如適用)。
7. 如持卡人於發卡後 12 個月內取消本行信用卡，本行將收取手續費 HK\$700(主卡)/HK\$400(附屬卡)。
8. 並非本條款及細則任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
9. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
10. 如有任何爭議，本行保留最終決定權。
11. 中英文版本如有歧異，一概以英文版為準。

ICBC 香港航空 Visa 白金卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2016 年 12 月 31 日內，包括首尾兩天，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發的 ICBC 香港航空 Visa 白金卡(「信用卡」)全新主卡申請人。如申請人為本行現有信用卡持卡人並已持有任何本行信用卡，或為現有或過往 6 個月內取消任何本行信用卡(包括聯營卡)之持卡人，即不可獲享迎新優惠。
2. 成功申請 ICBC 香港航空 Visa 白金卡，發卡後 2 個月內簽賬或現金透支滿 HK\$3,000/RMB3,000(「認可消費要求」)，可獲享 3,500 分金鵬積分。
3. 主卡及附屬卡的消費將合併計算。相關金鵬積分將存入有關主卡持卡人的金鵬會員賬戶內。
4. 每一主卡持卡人只可享受以上迎新優惠一次。
5. 認可消費以交易日計算，包括零售簽賬及現金透支，不適用於結餘轉戶、「現金兌現計劃」兌現金額/稅務及私人貸款金額/商戶分期金額及其還款額、捐款交易、交稅、購買賭場籌碼、博彩交易、繳付信用卡費用、各項財務收費及未經許可的簽賬。未誌賬、取消、欺詐、退款或未經授權之交易將不計算於認可消費要求內。
6. 本行信用卡中心將於相關信用卡獲客戶確認後 4 至 6 星期內寄發換領信予主卡持卡人換領 MCL 電影禮券。迎新禮品 3,500 分金鵬積分將於符合認可消費要求後 6 至 8 星期內存入主卡持卡人的金鵬會員賬戶內。
7. 本行並非獎賞之禮品或服務之供應商，對此獎賞禮品或服務並無作出任何聲明或擔保；因此有關禮品或服務的各方面(包括但不限於質素及供應量)，本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴，客戶應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束 (如適用)。
8. 如持卡人於發卡後 12 個月內取消本行信用卡，本行將收取手續費 HK\$700(主卡)/HK\$400(附屬卡)。
9. 並非本條款及細則任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
10. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
11. 優惠受有關條款及細則約束。
12. 如有任何爭議，本行保留最終決定權。
13. 中英文版本如有歧異，一概以英文版為準。

ICBC AXA 安盛白金卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2016 年 12 月 31 日(包括首尾兩天)成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發的指定信用卡的全新主卡申請人。如申請人為本行現有信用卡持卡人並已持有任何本行信用卡，或為現有或過往 6 個月內取消任何本行信用卡(包括聯營卡)之持卡人，即不可獲享迎新優惠。
2. 如欲獲取 HK\$600 信用卡免找數簽賬額，必須為同一位全新信用卡主卡申請人同時申請 ICBC AXA 安盛銀聯雙幣白金卡及 ICBC AXA 安盛萬事達白金卡，獲成功批核並於發卡後 2 個月內分別以每張信用卡簽賬或現金透支滿 HK\$3,000/RMB3,000 (「認可消費要求」)，每張信用卡方可獲取 HK\$300 信用卡免找數簽賬額。
3. 認可消費以交易日計算，包括零售簽賬及現金透支，不適用於結餘轉戶、「現金兌現計劃」兌現金額/稅務及私人貸款金額/商戶分期金額及其還款額、捐款交易、交稅、購買賭場籌碼、博彩交易、繳付信用卡費用、各項財務收費及未經許可的簽賬。未誌賬、取消、欺詐、退款或未經授權之交易將不計算於認可消費要求內。
4. 本行之信用卡中心將於符合消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
5. 如持卡人於發卡後 12 個月內取消本行信用卡，本行將收取手續費 HK\$700(主卡)/HK\$400(附屬卡)。
6. 並非本條款及細則任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
7. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
8. 如有任何爭議，本行保留最終決定權。
9. 中英文版本如有歧異，一概以英文版為準。

ICBC 瑞士尊貴理財銀聯雙幣鑽石卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2016 年 12 月 31 日(包括首尾兩天)成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發的指定信用卡的全新主卡申請人。如申請人為本行現有信用卡持卡人並已持有任何本行信用卡，或為現有或過往 6 個月內取消任何本行信用卡(包括聯營卡)之持卡人，即不可獲享迎新優惠。
2. 如欲獲取 HK\$400 信用卡免找數簽賬額，必須為同一位全新信用卡主卡申請人同時申請 ICBC 瑞士尊貴理財銀聯雙幣鑽石卡及 ICBC Xplore Visa Signature 卡，獲成功批核並於發卡後 2 個月內以 ICBC 瑞士尊貴理財銀聯雙幣鑽石卡簽賬或現金透支滿 HK\$3,000/RMB3,000 (「認可消費要求」)，方可獲取 HK\$300 信用卡免找數簽賬額；並以 ICBC Xplore Visa Signature 卡簽賬或現金透支滿 HK\$1,000/RMB1,000(「認可消費要求」)，方可獲取 HK\$100 信用卡免找數簽賬額。
3. 認可消費以交易日計算，包括零售簽賬及現金透支，不適用於結餘轉戶、「現金兌現計劃」兌現金額/稅務及私人

貸款金額/商戶分期金額及其還款額、捐款交易、交稅、購買賭場籌碼、博彩交易、繳付信用卡費用、各項財務收費及未經許可的簽賬。未誌賬、取消、欺詐、退款或未經授權之交易將不計算於認可消費要求內。

4. 本行之信用卡中心將於符合消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
5. 如持卡人於發卡後 12 個月內取消本行信用卡，本行將收取手續費 **HK\$700**(主卡)/**HK\$400**(附屬卡)。
6. 並非本條款及細則任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
7. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
8. 如有任何爭議，本行保留最終決定權。
9. 中英文版本如有歧異，一概以英文版為準。

TERMS & CONDITIONS OF THE WELCOME OFFER

ICBC Xplore Visa Signature Card / ICBC Global Travel Platinum MasterCard / ICBC UnionPay Dual Currency Platinum Card / ICBC Chimelong Platinum Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of designated credit card(s) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC") simultaneously with applications made under this welcome offer from now till December 31, 2016 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. Cardholder will be eligible for the HK\$100 Free Credit Card Spending Limit Welcome Offer if Cardholder is brand new credit card applicant who applies for designated credit card and accumulates retail spending or cash advance for HK\$/RMB1,000 ("Designated Spending Requirement") within the first 2 months of new cards issuance, then respective credit card will enjoy HK\$100 credit card free spending limit.
3. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
4. The Designated 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 Designated Spending Requirement purpose.
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.
6. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
7. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
8. Offers are subject to the relevant terms and conditions.
9. In case of any dispute, the decision of the Bank shall be final and conclusive.
10. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

ICBC Suning UnionPay Dual Currency Platinum Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of designated credit card(s) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC") simultaneously with applications made under this welcome offer from now till December 31, 2016 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. After successful issuance of ICBC Suning UnionPay Dual Currency Platinum Card to Principal Cardholder, Suning will mail the redemption letter of HK\$50 Suning Gift Coupon to the Cardholder for collecting the Gift Coupon in designated Suning branch. Please refer to the redemption letter for the redemption details of the Suning Gift Coupon.
3. Cardholder will be eligible for the HK\$300 Suning Gift Coupon and HK\$100 Free Credit Card Spending Limit if concurrently applying for ICBC Suning UnionPay Dual Currency Platinum Card and ICBC Xplore Visa Signature Card, also accumulating retail spending or cash advance of HK\$3,000/RMB3,000 ("Designated Spending Requirement") with ICBC Suning UnionPay Dual Currency Platinum Card for HK\$300 Suning Gift Coupon; and accumulating retail spending or cash advance of HK\$1,000/RMB1,000 ("Designated Spending Requirement") with ICBC Xplore Visa Signature Card for \$100 Free Credit Card Spending Limit within the first 2 months of new cards issuance. Cardholder will be eligible for HK\$300 Suning Gift Coupon if only applying for ICBC Suning UnionPay Dual Currency Platinum Card and accumulating retail spending or cash advance of

- HK\$3,000/RMB3,000 ("Designated Spending Requirement") within the first 2 months of new card issuance.
4. The Designated 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 Designated Spending Requirement purpose.
 5. Redemption letter will be sent out within 6 to 8 weeks after Cardholders fulfilled the spending requirement. Cardholder should submit eligible redemption letter for redemption at redemption centre. Please refer to the redemption letter for the redemption details. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
 6. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or reward and shall have no liability for any matters relating thereto. Cardholder should contact the suppliers directly if there is any complaint or dispute on such product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable).
 7. 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.
 8. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
 9. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
 10. In case of any dispute, the decision of the Bank shall be final and conclusive.
 11. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

ICBC Hong Kong Airlines Visa Platinum Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of ICBC Hong Kong Airlines Visa Platinum Card issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC") simultaneously with applications made under this welcome offer from now till December 31, 2016 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. Cardholders accumulate retail spending or cash advance for HKD/RMB 3,000 ("Designated Spending Requirement") within the first 2 months of new card issuance, will then enjoy the 3,500 Fortune Wings Club points.
3. Spending of Principal Cardholder and Supplementary Card will be combined. The Bank will transfer the respective Fortune Wings Club points to Principal Cardholder's Fortune Wings Club membership account.
4. Each Principal Cardholder is entitled to the above Welcome Offer for once.
5. The Designated 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 Designated Spending Requirement purpose.
6. Credit Card Center will send out the redemption letter of MCL movie coupon to the Principal Cardholder within 4 to 6 weeks after card activation. 3,500 Fortune Wings Club points will be credited to the respective account after 6 to 8 weeks after the Spending Requirement is fulfilled.
7. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or

reward and shall have no liability for any matters relating thereto. Cardholder should contact the suppliers directly if there is any complaint or dispute on such product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable).

8. 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.
9. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
10. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
11. Offers are subject to the relevant terms and conditions.
12. In case of any dispute, the decision of the Bank shall be final and conclusive.
13. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

ICBC AXA Platinum Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of designated credit card(s) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC") simultaneously with applications made under this welcome offer from now till December 31, 2016 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. Cardholder will be eligible for the HK\$600 Free Credit Card Spending Limit if concurrently applying for ICBC AXA UnionPay Dual Currency Platinum Card and ICBC AXA Platinum MasterCard, also accumulating retail spending or cash advance of HKD3,000/RMB3,000 ("Designated Spending Requirement") with each card within the first 2 months of new cards issuance, respective credit card will then enjoy HKD300 credit card free spending limit.
3. The Designated 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 Designated Spending Requirement purpose.
4. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
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.
6. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
7. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
8. In case of any dispute, the decision of the Bank shall be final and conclusive.
9. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

ICBC Swiss Privilege UnionPay Dual Currency Diamond Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of designated credit card(s) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC") simultaneously with applications made under this welcome offer from now till December 31, 2016 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. Cardholder will be eligible for the HK\$400 Free Credit Card Spending Limit if concurrently applying for ICBC Swiss Privilege UnionPay Dual Currency Diamond Card and ICBC Xplore Visa Signature Card, also

accumulating retail spending or cash advance of HK\$3,000/RMB3,000 within the first 2 months of new cards issuance ("Designated Spending Requirement") with ICBC Swiss Privilege UnionPay Dual Currency Diamond Card for HK\$300 Free Credit Card Spending Limit; and accumulating retail spending or cash advance of HKD1,000/RMB1,000 within the first 2 months of new cards issuance ("Designated Spending Requirement") with ICBC Xplore Visa Signature Card for HK\$100 Free Credit Card Spending Limit.

3. The Designated 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 Designated Spending Requirement purpose.
4. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
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.
6. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
7. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
8. In case of any dispute, the decision of the Bank shall be final and conclusive.
9. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.