



ICBC  工銀亞洲

跨境金融 首選銀行

## 10% cash reward for online spending with ICBC (Asia) Credit Card

During the promotion period, spending with ICBC Asia UnionPay credit card with HK \$ 2,000 or above per phase, all online purchases can enjoy 10% cash back! Each Customer can enjoy a maximum HK\$150 cash rebate per phase and a maximum HK\$300 cash rebate throughout the promotion period!

### Promotion Period

Phase 1: 9 March 2020 – 8 April 2020

Phase 2: 9 April 2020 – 8 May 2020

If you have any enquiries about the offers, please call ICBC (Asia) Customer Service Hotline (852) 218 95588.

Terms and conditions apply.

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

## **Terms and Conditions:**

1. The Promotion Period of the Online Spending Rewards Programme (the "Programme") is from 9 March, 2020 to 8 May, 2020 (both dates inclusive) and will be held in two phases. Phase 1 is from 9 March, 2020 to 8 April, 2020 (both dates inclusive); Phase 2 is from 9 April, 2020 to 8 May, 2020 (both dates inclusive).
2. The Programme is not applicable to Corporate Card and new cardholders who opened and registered their accounts in or after February 2020.
3. The cardholders whose accumulated eligible local spending of a total amount of HK\$2,000 or above with ICBC UnionPay Credit Cards (the "Eligible Credit Card"), issued by the Industrial and Commercial Bank of China (Asia) Limited (the "Bank") in each phase of the promotion period with total spending by HK\$2,000 or above, ICBC UnionPay credit card cardholders will enjoy 10% rebate for all online transactions. Cash rebate is only valid for online transactions. The maximum amount of cash rebate for each Eligible Credit Card will be HK\$150 for ICBC UnionPay credit card in each phase. The maximum cash rebate for the entire Promotion Period will be HK\$300 for ICBC UnionPay credit card. For a cardholder with more than one Eligible Credit Cards, the maximum cash rebate to which he/she is entitled to in total will be capped at the maximum cash rebate of his/her Eligible Credit Card with the highest value of maximum cash rebate as provided above that he/she has used to conduct the eligible transaction.
4. Eligibility of a transaction for cash rebate is based on the date of transaction. All local retail transactions must be made in Hong Kong Dollars and made within Hong Kong during the Promotional Period, and must be posted to account no later than seven days after the Promotional Period. Eligible transactions do not include overseas transactions and Renminbi or non-Hong Kong currency transactions (except online transactions for Cash Rebate Rewards), credit card online bill and ATM payment service, balance transfer, Automatic Transfer, credit card cash installment plan and other repayment installments, merchant installment plan, tax payment, tax loan and personal loan repayment installments, reload/ transfer of e-wallet (includes but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), purchase of casino chips, gambling transactions and all types of handling fees and financial charges. All transactions which did not made through the merchant card machine are not eligible for the Programme. Transactions which have not been posted or have been cancelled or have been 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.

5. The cash rebate offered under this Programme will be credited to the principal cardholder's Hong Kong Dollar account of the Eligible Card with the eligible transactions two months after the Promotion Period and will be shown in the respective monthly statement.
6. Spending amount is calculated based on a single Eligible Credit Card account, combining the spending of the principal card and its respective supplementary card.
7. Each Eligible Credit Card holder is entitled to the cash rebate only once during each phase. For a cardholder with more than one Eligible Credit Card, cash rebate will be rewarded into the Eligible Credit Card with the highest value of eligible transaction.
8. To be eligible for the cash rebate, the Eligible Credit Card account of the cardholders must be still valid and without any arrears of repayment record at the time when the cash rebate is to be credited. The cash rebate amount cannot be withdrawn as cash advance, the points are non-transferable and cannot be offset against any credit card payment.
9. If cardholders cancel any transactions which have been counted under this Programme after the cash rebate has been credited, the Bank has the right to debit the amount equivalent to the value of cash rebate to the relevant card account without any notice.
10. Unless otherwise specified, the Programme cannot be used in conjunction with other promotions.
11. 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, Laws of Hong Kong) to enforce any part of these Terms and Conditions.
12. 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.
13. In case of any dispute over the Programme, the decision of the Bank shall be final and conclusive.
14. In case of any inconsistency between Chinese and English versions of these Terms and Conditions, the English version shall prevail.