

Broaden Your Vision. Bank with Us.



ICBC Credit Card






Enjoy a Delicious Dinner

Delight in 10% Cash Rebate*



*Terms and conditions apply.

Simply use your ICBC credit cards and accumulate local transactions with HK\$3,000 or above on top of your "New Retail / Debits" amount in the November 2018 credit card statement during the promotion period, and you will **enjoy up to 10% Cash Rebate on all dining transactions**. Maximum HK\$600 cash rebate of each eligible credit card for the entire promotion period. Terms and conditions apply.

Promotion Period	Spending Target	Maximum Rebate Amount on Dining Spending	
		ICBC UnionPay Credit Card	ICBC Visa / Mastercard Credit Card
Phase 1: 21 December 2018 – 31 January 2019	Exceed the “New Retail / Debits” amount in your November 2018 statement with accumulated local transactions of HK\$3,000 or above	Each Phase HK\$200	HK\$160
Phase 2: 1 February 2019 – 28 February 2019			 
Phase 3: 1 March 2019 – 31 March 2019		Entire Promotion Period HK\$600	HK\$480

- Terms and Conditions:**
- The Promotion Period of the Incremental Dining Spending Programme (the “Programme”) is from 21 December 2018 to 31 March 2019 (both dates inclusive) (the “Promotion Period”) and will be held in three phases. Phase 1 is from 21 December to 31 January 2019 (both dates inclusive), Phase 2 is from 1 February 2019 to 28 February 2019 (both dates inclusive) and Phase 3 is from 1 March 2019 to 31 March 2019 (both dates inclusive).
 - The Programme is not applicable to Corporate Card and new cardholders who opened and registered their accounts in or after November 2018.
 - The 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”) in each phase of the promotion period exceeds the transactions / debited amounts in the monthly statement for November 2018 will enjoy special cash rebates, as follows: If total spending increases by HK\$3,000, ICBC UnionPay credit card cardholders will enjoy 10% rebate for dining transactions while ICBC Visa / Mastercard credit card cardholders will enjoy 8% rebate for dining transactions. Cash rebate is only valid for local dining transactions. The maximum amount of cash rebate for each eligible credit card will be HK\$200 for ICBC UnionPay credit card / HK\$160 for ICBC Visa / Mastercard credit card(s) in each phase. The maximum cash rebate for the entire Promotion Period will be HK\$600 for ICBC UnionPay credit card / HK\$480 for ICBC Visa / Mastercard credit card(s). 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.
 - Eligibility of a transaction for cash rebate is based on the date of transaction. All local retail transactions must be in Hong Kong Dollars and made in 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, 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, 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 not through the merchant card machine are not eligible for the Programme. 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 cash rebate offered under this Programme will be credited to the principal cardholder’s Hong Kong Dollar account of the Eligible Card(s) with the eligible transactions two months after the Promotion Period and will be shown in the respective monthly statement.
 - Spending amount is calculated based on a single Eligible Credit Card account, combining the spending of principal card and supplementary card.
 - Each Eligible Credit Card account is entitled to the cash rebate only once during the Promotion Period.
 - 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 when the cash rebate is to be credited. The cash rebate amount cannot be drawn as cash advance, is non-transferable and cannot be offset against credit card payment.
 - 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 further notice.
 - Unless otherwise specified, the Programme cannot be used in conjunction with other promotions.
 - 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!

