

Terms and Conditions:

General Terms and Conditions:

1. All rewards cannot be exchanged for cash.
2. Unless otherwise indicated, 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 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 bank 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. The Bank is not the supplier of any product or service for the rewards, and makes no representation or guarantee in respect of such product or service. 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 and shall have no liability for any matters relating thereto. Customer should contact the suppliers directly if there is any complaint or dispute on such product or service. Use of any product or service under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable).
6. The gifts are available on a first-come, first-served basis while stocks last. The gift photos are for reference only. The Bank reserves the right to offer an alternative gift as replacement in case of shortage.
7. 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.
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, the English version shall apply and prevail.
10. 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.

Instant Rewards – Club SIM and Now E 3-month Now Baogu Pack Offer Terms and Conditions

1. The Promotion Period (the "Promotion Period") for Instant Reward – Club SIM Offer and Now E 3-month Now Baogu Pack (the "Club SIM and Now E Offer") is from 21 December 2018 to 31 March 2019 (both days inclusive).
2. Only new "Elite Club" Account or "e-Age Banking" Account customer ("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.
3. Each Eligible Customer can only enjoy the Club SIM and will be entitled to Now E Offer once. Joint-name account will be counted as one account for one Offer only.
4. New Customer who has to successfully apply for "Elite Club" Account or "e-Age Banking" Account at branches ("Eligible Customer") can instantly get a free Club SIM provided by Club Services (HKT) Limited and a promotion offer code for Now E 3-month Now Baogu Pack (the "Promotion Code" for "Now Baogu Pack") provided by PCCW Media Limited ("PCCW").
5. For a new Club SIM user (that is, he/ she has not obtained a free Club SIM Welcome Pack before), he/ she will receive a free Club SIM Welcome Pack (valued over HK\$900) upon successful Club SIM application and The Club registration. That Pack must be activated

within its 90-day validity period, and includes a Two-Day 24-hour Pass (valid for 90 days), for use in designated destinations, including Mainland China, Australia, Cambodia, India, Indonesia, Japan, Malaysia, New Zealand, the Philippines, Singapore, South Korea, Taiwan, Thailand and Vietnam. For details, please visit Club SIM website: www.clubsim.com.hk. If customer has not applied for Club SIM before, please register as The Club member at <https://www.theclub.com.hk/eng/> or through Club SIM App.

6. The Club SIM Promotion Offer Code will be printed on the reward notice letter and the customer must enter the Promotion Offer Code through the Club SIM app on a device which uses the Club SIM, to obtain the promotion code for the Now E 3-month Now Baogu Pack ("Promotion Code"). The Promotion Code is valid up to and including 30 Sep 2019 and can be used once only. The Now Baogu Pack will be available for viewing for 90 days from the date of activation. PCCW shall not be liable for invalidation or loss of any Promotion Code; and/or any delay or failure to broadcast any content on Now E. To enjoy the Now Baogu Pack on Now E, the customer must download the Club SIM and Now E mobile applications onto his/her mobile phone or tablet; or visit our Now E website at www.nowe.com to register for a Now E account and enter his/her Promotion Code. Such applications and website can only be used on smart phones (iOS version 10 or above, Android version 7 or above), tablets (iOS version 10 or above, Android version 7 or above), or personal computers (web browser: Chrome, Safari and Firefox). Please refer to www.nowe.com for the latest requirements for supported devices. By activating the Promotion Code and using the Now Baogu Pack, the customer is deemed to have read and agreed to be bound by the "Now E Terms and Conditions" (available for viewing at www.nowe.com/tnc/service). The Now Baogu Pack cannot be exchanged for cash, returned or resold. For details, please refer to the welcome letter enclosed in the Club SIM pack or contact Club Services (HKT) Limited (Customer Service Hotline: 183 3000).
7. The reference retail price of the gift is for reference only. The Bank is not responsible for setting the reference retail price. The Bank is not responsible for any difference between the reference retail price and actual price available in the market.
8. Club SIM and Now E Offer is non-transferable, non-returnable or cannot be redeemed for cash. Club SIM and Now E Offer is limited and available on a first-come, first-served basis.
9. The Bank will deduct the equivalent amount of the Club SIM and Now E Offer from any of the Eligible Customer's accounts without prior notice if the customer terminates the "Elite Club" Account or "e-Age Banking" Account within 12 months after the account opening date.
10. Club SIM and Now E Offer can be used in conjunction with Download ICBC Mobile Banking Reward, Travel Delight Reward Lucky Draw, Account Opening Reward, Incremental Dining Spending Programme, Foreign Exchange Offer and Tax Loan Offer at the same time and subject to all the related terms and conditions. For details, please refer to the relevant applicable terms and conditions.
11. The Bank's staffs are not entitled to the Club SIM and Now E Offer.
12. The Rewards are bound by the terms and conditions of "Elite Club" Account or "e-Age Banking" Account respectively.

Instant Rewards – Download ICBC Asia Mobile Banking Reward Terms and Conditions

1. The Promotion Period (the "Promotion Period") for Download ICBC Asia Mobile Banking Reward (the "Download ICBC Asia Mobile Banking Reward") is from 21 December 2018 to 31 March 2019 (both days inclusive).
2. To be eligible for the Download ICBC Asia Mobile Banking Reward instantly, New Customer has to fulfill the following reward requirements during the Promotion Period ("Eligible Customer").
 - Has not held any account (either in sole name or joint name) (except those who have only credit card account) with the Bank in the 12 months prior to the account opening date; AND

- Successfully apply for “Elite Club” Account or “e-Age Banking” Account at branches and download and log in to “ICBC Asia Mobile Banking” App on the spot at the same time. And the “ICBC Asia Mobile Banking” login page must be shown to our Branch for validation; AND
 - Hong Kong Residents with valid Hong Kong Identity Cards
3. Download ICBC Asia Mobile Banking Reward includes:

The type of Account opened by	Download ICBC Asia Mobile Banking
New Customer	Reward
“Elite Club” Account	HK\$200 Supermarket Coupon
“e-Age Banking” Account	HK\$100 Supermarket Coupon

4. Each eligible customer can only enjoy the Download ICBC Asia Mobile Banking Reward once. Joint-name account will be counted as one account for one Download ICBC Mobile Banking Reward only.
5. Download ICBC Asia Mobile Banking Reward is non-transferable, non-returnable or cannot be redeemed for cash. Download ICBC Asia Mobile Banking Reward is limited and available on a first-come, first-served basis.
6. The Bank will deduct the equivalent amount of the Download ICBC Asia Mobile Banking Reward from any of the Eligible Customer’s accounts without prior notice if the customer terminates the “Elite Club” Account or “e-Age Banking” Account within 12 months after the account opening date.
7. Download ICBC Asia Mobile Banking Reward can be used in conjunction with Club SIM and Now E Offer, Travel Delight Reward Lucky Draw, Account Opening Reward, Incremental Dining Spending Programme, Foreign Exchange Offer and Personal Tax Loan at the same time and subject to all the related terms and conditions. For details, please refer to the relevant applicable terms and conditions.
8. The Bank’s staffs are not entitled to the Download ICBC Asia Mobile Banking Reward.
9. The Rewards are bound by the terms and conditions of “Elite Club” Account or “e-Age Banking” Account and Mobile Banking respectively.

Account Opening Reward Terms and Conditions:

1. The Promotion Period (the “Promotion Period”) for Account Opening Reward (the “Account Opening Reward”) is from 21 December 2018 to 31 March 2019 (both days inclusive).
2. Only new “Elite Club” Account or “e-Age Banking” Account customer (“New Customer”) is eligible for the Account Opening 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.
3. Each new customer can only enjoy the Account Opening Reward once. Joint-name account will be counted as one account for one Reward only.
4. To be eligible for the Reward, New Customer has to open the following designated Account and fulfill the following reward requirements during the Promotion Period (“Eligible Customer”).

The type of Account opened by New Customer	Maintain average daily Total Liquid Assets for 3 consecutive months immediately after the account opening	Account Opening Reward - Free Credit Card Spending Limit
"Elite Club" Account	HK\$3,000,000 or above	HK\$3,000
	HK\$800,000 or above	HK\$800
"e-Age Banking" Account	HK\$100,000 or above	HK\$100

Average daily Total Liquid Assets (TLA) includes 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.

- 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
21 -31 December 2018	1 January 2019 – 31 March 2019	End of May 2019
1– 31 January 2019	1 February 2019 – 30 April 2019	End of June 2019
1 – 28 February 2019	1 March 2019 – 31 May 2019	End of July 2019
1 – 31 March 2019	1 April 2019 – 30 June 2019	End of August 2019

- Eligible Customer must hold a valid "Elite Club" Account or "e-Age Banking" Account when the Bank credits the free credit card spending limit to the ICBC Credit Card account.
- 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 and "e-Age Banking" Account within 12 months after the account opening date.
- Account Opening Reward can be used in conjunction with Club SIM and Now E Offer, Download ICBC Asia Mobile Banking Reward, Travel Delight Reward Lucky Draw, Incremental Dining Spending Programme, Foreign Exchange Offer and Personal Tax Loan at the same time and subject to all the related terms and conditions. For details, please refer to the relevant applicable terms and conditions.
- The Bank's staffs are not entitled to the Account Opening Reward.
- The Rewards are bound by the terms and conditions of "Elite Club" Account or "e-Age Banking" Account.

Travel Delight Reward Lucky Draw Terms and Conditions:

- The Promotion Period (the "Promotion Period") for Travel Delight Reward Lucky Draw (the "Travel Delight Reward Lucky Draw") is from 21 December 2018 to 31 March 2019 (both days inclusive).
- To be eligible for being entitled corresponding Luck Draw chances automatically to win Travel Delight Reward - HK\$10,000 travel coupon (Winner quota: 5), Customer has to fulfill the following Designated Transaction Requirements during the Promotion Period ("Eligible Customer"). The transaction must be successfully executed during the Promotion Period and will be considered as designated transaction. Transaction day is considered as the day which designated transaction is executed.

	Designated Transaction Requirements	Lucky draw Chances (Up to 30 Lucky Draw Chances in total for each Eligible Customer)
New Customers	a) Open "Elite Club" Account + Use e-Banking (Mobile Banking/ Internet Banking)	10
	b) Open "e-Age Banking" Account + Use e-Banking (Mobile Banking/ Internet Banking)	5
All Customers	c) Use FPS (One lucky draw chance for each transaction; 10 lucky draw chances at maximum in total)	1
	d) Spend with ICBC Cards (One lucky draw chance for each local transaction; 10 lucky draw chances at maximum in total)	1

3i) For New Customer who opens "Elite Club" Account and uses e-Banking (Mobile Banking/ Internet Banking)

- Only new "Elite Club" Account customer ("New Customer") is eligible for entering Travel Delight Reward 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.
- New Customer must successfully open "Elite Club" Account and log in to Mobile Banking/ Internet Banking at least once during the promotion period ("Eligible Customer") to enter Lucky Draw and get a chance to win Travel Delight Reward. Each Eligible Customer will be entitled to 10 Lucky Draw chances.

3ii) For New Customer who opens "e-Age Banking" Account and uses e-Banking (Mobile Banking/ Internet Banking)

- Only new "e-Age Banking" Account customer ("New Customer") is eligible for entering Travel Delight Reward 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.
- New Customer must successfully open "e-Age Banking" Account and log in to Mobile Banking/ Internet Banking at least once during the promotion period ("Eligible Customer") to enter Lucky Draw and get a chance to win Travel Delight Reward. Each Eligible Customer will be entitled to 5 Lucky Draw chances.

3iii) For all Customers who uses FPS

- All Customers who successfully receive/ make payment through FPS once during the Promotion Period will be automatically given one Lucky Draw chance. Each Eligible Customer can only be entitled to 10 Lucky Draw chances at maximum.

3iv) For All Customers who settle the local payment with ICBC Credit Cards

- All Customers who settle one local payment with ICBC Credit Cards issued by the Bank ("Eligible Cards") during the promotion period will be automatically given one lucky draw chance. Each Eligible Customer can only be entitled to 10 Lucky Draw chances at maximum.
- Eligibility of a transaction 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. Transactions which have not been posted, cancelled, refunded or not authorized are not eligible. In case of any dispute in relation to the interpretation of the eligible transaction, the decision of the Bank shall be final.

- Not applicable to Corporate Card cardholders.
- Eligible transaction is calculated based on each Eligible Principal Cardholder and the spending of principal cardholder only, and supplementary card does not applicable.
- To be eligible, the Eligible Cards account of the cardholders must be still valid and without any arrears of repayment record within 2 months after the end of Promotion Period.

4. Each Eligible Customer will be entitled to 30 Lucky Draw chances at maximum in total during the Promotion Period. 5 Lucky Draw winners will be drawn by the Bank. Each Lucky Draw winner can only get one Lucky Draw Reward.

5. The lucky draw result will be announced within 2 months after the end of Promotion Period. The announcement date is subject to the Bank's notification. Please refer to the Bank's website www.icbcasia.com for Lucky Draw result and details.

6. HK\$10,000 e-travel coupon will be sent via email to the Lucky Draw winners' latest and valid email address within 2 months after the end of Promotion Period. If you need to register for the email address or update your email address which has been registered with the Bank, please contact our Branch staff within the Promotion Period. The Bank should not be liable for any failure of email delivery (including, but not limited to, Eligible Customer who provided invalid or inaccurate email address) and the notification email will not be re-issued.

7. The Bank reserves the right to replace the award with other gifts at its sole absolute discretion without prior notice. The eligible customer must follow the terms and conditions of usage set by e-coupon supplier and being stated in the email.

8. Travel Delight Reward is non-transferable, non-returnable or cannot be redeemed for cash.

9. The Bank will deduct the equivalent amount of the Travel Delight Reward Lucky Draw from any of the winner's accounts/ ICBC Credit Cards/ Mobile Banking/ Internet Banking without prior notice if the customer terminates the "Elite Club" Account/ "e-Age Banking" Account/ ICBC Credit Cards/ Mobile Banking/ Internet Banking within 12 months after the account/ Credit Card opening date.

10. Travel Delight Reward Lucky Draw can be used in conjunction with Club SIM and Now E Offer, Download ICBC Asia Mobile Banking Reward, Account Opening Reward, Incremental Dining Spending Programme, Foreign Exchange Offer and Personal Tax Loan at the same time and subject to all the related terms and conditions. For details, please refer to the relevant applicable terms and conditions.

11. Bank's staffs are not entitled to the Travel Delight Reward Lucky Draw.

12. The Rewards are bound by the terms and conditions of "Elite Club" Account or "e-Age Banking" Account or ICBC Credit Card or Mobile Banking/ Internet Banking respectively.

Incremental Dining Spending Programme Terms and Conditions:

1. 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).

2. The Programme is not applicable to Corporate Card and new cardholders who opened and

registered their accounts in or after November 2018.

3. 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.

4. 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 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.

5. 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.

6. Spending amount is calculated based on a single Eligible Credit Card account, combining the spending of principal card and supplementary card.

7. Each Eligible Credit Card account is entitled to the cash rebate only once during the Promotion Period.

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 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.

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 further notice.

10. The Programme can be used in conjunction with Club SIM and Now E Offer, Download ICBC Asia Mobile Banking Reward, Travel Delight Reward Lucky Draw, Account Opening Reward, Foreign Exchange Offer and Personal Tax Loan at the same time and subject to all the related terms and conditions. For details, please refer to the relevant applicable terms and conditions.

Foreign Exchange Offer Terms and Conditions:

1. The Promotion Period (the "Promotion Period") for Foreign Exchange Offer (the "Foreign Exchange Offer") will be ended on 31 March 2019.
2. Customers can enjoy 30 pips offer by using HK dollar board rate to purchase designated foreign currency (TT) via our branch during the Promotion Period.
3. Designated foreign currency: AUD, CAD, GBP, EUR, SGD, CHF, USD, NZD, RMB and JPY (per JPY 100).
4. Foreign Exchange Offer can be used in conjunction with Club SIM and Now E Offer, Download ICBC Asia Mobile Banking Reward, Account Opening Reward, Travel Delight Reward Lucky Draw, Incremental Dining Spending Programme and Personal Tax loan at the same time and subject to all the related terms and conditions..

Personal Tax Loan Terms and Conditions

1. The Promotion Period of the Personal Tax Loan Programme ('Personal Tax Loan') will be ended at March 31, 2019.
2. The above listed example is for reference only. For loan amount HK\$1,000,000 and repayment period of 6-month and 12-month, the Annualized Percentage Rate ("APR") for the Monthly Interest Rate 0.085% is calculated as follows: 6-month repayment period is 1.76%, 12-month repayment period is 1.89%; repayment period of 18-month and 24-month, the Annualized Percentage Rate ("APR") for the Monthly Interest Rate 0.09% is calculated as follows: 18-month repayment period is 2.06%, 24-month repayment period is 2.08%. The Annualised Percentage Rate is calculated according to the Code of Banking Practice. The annualised percentage rate is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. The above mentioned monthly flat rate is exclusively for privileged and existing banking customer. Please refer to the related promotional materials for the definition of privileged customers and existing customers. The final approved rate is subject to the loan amount and credit status.
3. The highest approval amount for the Loan is HK\$4,000,000 or up to 12 times of monthly salary (whichever is lower).
4. The Bank reserves the right to vary or terminate the offer at any time. The Bank reserves the right for final decision in case of any disputes.
5. Personal Tax Loan can be used in conjunction with Club SIM and Now E Offer, Download ICBC Asia Mobile Banking Reward, Account Opening Reward, Travel Delight Reward Lucky Draw, Incremental Dining Spending Programme and Foreign Exchange Offer at the same time and subject to all the related terms and conditions.
6. For details, please refer to the relevant applicable terms and conditions.

Foreign Exchange Risk Disclosure

- Currency conversion risk - the value of your foreign currency will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency, you may suffer loss in principal.
- Renminbi Currency risk- The Chinese Renminbi is currently a restricted currency. Due to the exchange controls and/or restrictions which may be imposed by the PRC government on the convertibility or utilization of RMB from time to time, there is no guarantee that disruption in the transferability, convertibility or liquidity of RMB will not occur. There is thus a likelihood that you may not be able to convert the Chinese Renminbi received into other freely convertible currencies.

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