

Broaden Your Vision. Bank With Us.



ICBC Credit Card Bonus Points Rewards

Fabulous Year-Round Privileges
Especially for You

Infinite
Rewards



工銀亞洲



ICBC (Asia) Credit Card





Discover a world of pleasure with our Bonus Points Rewards Program!

Every purchase you make with ICBC Credit Cards and Co-brand Cards lets you enjoy your desired rewards faster! You can redeem shopping vouchers or credit card cash rebate. You can also redeem mileage to get a free air ticket from your accumulated bonus points. What's more, you can give those in need a helping hand by converting bonus points and making a donation to Caritas Hong Kong and Yan Oi Tong.



Travel

Item Code
71A



Air China PhoenixMiles

Retail spending of HKD/RMB 8 = 8 Points = 1 Mile

Every Redemption **4,000 points** 500 miles

Remarks: For redemption, Cardholder must be Air China PhoenixMiles member and at least 500 miles or its multiple is required for each redemption.



Shopping

Item Code
75G

惠康 wellcome (Out of stock)

HK\$100

Wellcome Supermarket Shopping Voucher

Points Required **25,000 points**

Shopping voucher can be used in all Hong Kong Outlets.

Item Code
71B



Hong Kong Airlines Fortune Wings Club Miles

Retail spending of HKD/RMB 10 = 10 Points = 1 Mile

Every Redemption **5,000 points** 500 miles

Remarks: For redemption, Cardholder must be Fortune Wings Club member and at least 500 miles or its multiple is required for each redemption.



Charity Donation

Item Code
71Z



Caritas - Hong Kong Charity Donation

Item Code
71P



Yan Oi Tong Charity Donation

Please complete in
English BLOCK letters

Only applicable to
Principal Cardholder

Principal Cardholder's Name

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Residential Tel. No.

Date

I would like to redeem the below item(s), and I understand that upon the acceptance of the redemption request, required bonus points will be debited from my ICBC Credit Card Account at once.

Please refer to the following instruction to convert the bonus points in my designated ICBC Credit Card into cash donation at the rate of 0.5%.

Air China "PhoenixMiles" 71A	Membership No.	
	No. of miles redeemed**	Bonus Points required
Hong Kong Airlines "Fortune Wings Club Miles" 71B	Membership No.	
	No. of miles redeemed**	Bonus Points required

** For each redemption, minimum 500 miles or its multiple is required.



Bonus Points Calculation Method

Dual Currency Credit Card:

Retail Purchase HKD or RMB1 = 1 point;
Points earned in HKD and RMB can be combined.

Other ICBC Credit Cards and Co-brand Cards:

Retail Purchase HKD1 = 1 point. All accumulated points are valid for at least 1 year.
Points earned by Principal Card and Supplementary Card(s) can be combined.

Redemption Procedures

1. Please check the Points accumulated in your Principal Card Account by referring to the latest monthly statement.
2. Select the desired items according to the points requirement.
3. Mail or fax in the Redemption Form to ICBC (Asia) Credit Card Centre before December 31, 2020.
4. Redemption letters will be sent out within 4-6 weeks upon validation of information.

Complete the Redemption Form by filling in the following information:

- Cardholder's name, Credit Card account number and telephone number.
- Item code(s) of selected gift(s), quantity and required points.



By Mail

Industrial and Commercial Bank of China (Asia) Limited,
Credit Card Centre, P.O. Box No. 27,
General Post Office, Hong Kong



By Fax

Fax No.: 2233 9988
For redemption by fax, please do not re-send by mail to avoid duplication.

Catalogue Expiry Date : December 31, 2020

Items will be offered on a first-come-first-served basis, while stock lasts.

Terms & Conditions for Bonus Points Rewards

Only holders of the principal ICBC credit cards, ICBC co-brand or affinity cards (including but not limited to Hong Kong Dollars ("HKD") and Dual Currency credit cards) (collectively "ICBC Credit Cards") issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") are eligible to participate in this Bonus Points Rewards Program (the "Program").

1. Acceptance of application for redemption of shopping vouchers/ services/ mileage/ cash rebate under the Program (the "Rewards") is subject to the account(s) under which the redemption is stated to be made being (i.e. up to the date of the application of the Rewards as determined by the date of the postmark of the application) in normal/current status (i.e. not overdue or in collection or cancelled or expired) and there having been no breach by the principal cardholder of the ICBC Credit Card ("Principal Cardholder") and the Supplementary Cardholder of the ICBC Credit Card ("Supplementary Cardholder") of any of his/her obligations under the applicable cardholder agreement. All the Rewards are subject to availability and application for the Rewards shall be entertained on a first-come-first-served basis, while stocks last.
2. Provided that the Principal Cardholder has accumulated sufficient and valid Bonus Points (the "Points"), and subject to clause 4 below, there is no limit to the number of Rewards that each Principal Cardholder is entitled to redeem at any one time.
3. Subject to clause 4 below, only the Principal Cardholder is entitled to draw upon the Points accumulated in his or her related Principal or Supplementary ICBC Credit Card Account (the "Card Account"). Supplementary Cardholder is not entitled to redeem the Points.
4. Upon acceptance of the application, the Points shall be deducted from the Card Account specified by the Principal Cardholder. If it is discovered that the designated Card Account does not contain sufficient number of the Points for deduction, the Principal Cardholder shall not be entitled to the related Rewards he/she has applied for, notwithstanding his/her application may have been accepted by the Bank. Acceptance of the application is also subject to clause 1 above. The Principal Cardholder will be notified by mail if his/her application is invalidated and/or rejected.
5. One Point will be awarded for every 1 HKD or every 1 RMB spent on Dual Currency credit card while one Point will be awarded for every 1 HKD spent on other ICBC Credit Cards (including ICBC co-brand or affinity cards) by the Principal Cardholder.
6. Bonus point is not applicable to cash advances, balance transfer, cash installment loan amount/ tax loan and personal loan amount/ merchant installment loan amount and the repayment amount, reload/ transfer of e-wallet (including but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), donations, purchase of casino chips, gambling transactions, unauthorized transactions, all payment type (including but not limited to credit card charges, cash installment, any financial charges, overdue charges, all account service charges, settlement through online personal banking service or ATM for insurance payment or utilities bills, tax payment, payment for MPF contribution etc. Or other categories as we may at our sole discretion determine from time to time). Also, the Rewards are not applicable to the transactions of supermarkets, fuel, transportation fees, property, motor vehicle, wholesale, hospital and tuition in China etc. (transaction types are determined according to the merchant categories as defined from time to time by Visa, MasterCard and UnionPay and reserves the right to change the merchant categories from time to time, or at its sole discretion of Industrial and Commercial Bank of China and (Asia) Limited). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.
7. The Bank reserves the rights to change the Points earning rate. The Points earned by the Supplementary ICBC Credit Card will automatically accrue to its respective Principal Card Account. The Points awarded from HKD account and RMB account in Dual

Currency credit card will be pooled together for redemption purpose. If the Principal Cardholder has more than 1 Principal Card Account, the Points in each principal Card Account cannot be pooled together for redemption. For cancellation of any card transaction arising from returned goods or services or from billing disputes, the relevant Points awarded from such card transaction will be deducted from the Card Account accordingly. For the Principal Cardholders enjoying the cash rebate in the Program, all cash rebate earned are only meant for future retail spending and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before.

8. The Points earned for Gold Card and Classic Card will be valid for 12 months while the Points earned for the other cards including UnionPay Dual Currency Diamond Card, Visa Signature Card and Platinum Card etc. will be valid for 36 months. The applicable expiry date will be clearly shown on the monthly Card Account statement. After the applicable expiry date, all accumulated expired Points shall be forfeited without further notice.
9. Once a redemption application has been accepted by the Bank, no cancellation, or alteration of such application can be made by the Principal Cardholder. A redemption letter will be sent to the Principal Cardholder within 4 to 6 weeks after the redemption application is accepted. If a Principal Cardholder does not receive a notification within 6 weeks, he or she should inquire through our 24-hour Customer Service Hotline.
10. All the Rewards should be collected within 1 month from the issue date of the redemption letter. Otherwise, the relevant Principal Cardholder will be deemed to have given up the Rewards and the Points used for the redemption will not be refunded.
11. All the Rewards are to be collected by Principal Cardholder in person at the designated redemption centre upon presentation of the original redemption letter issued by the Bank and the Principal Cardholder's current valid ICBC Credit Card. The Principal Cardholder may authorize a person to collect the redemption item(s) on his/her behalf provided that the authorized person presents his/her HKID card, the Principal Cardholder's original redemption letter issued by the Bank, an authorization letter, a written and signed (the signature should be the same as that set out on the Credit Card of the Principal Cardholder) authorization from the Principal Cardholder stating the name and the HKID Card number of the designated person, and a copy of both sides of the relevant ICBC Credit Card(s).
12. To redeem for the mileage, the Principal Cardholder must be a member of respective airlines' mileage program.
13. Regarding the mileage redemption of Air China PhoenixMiles, every 8 Points is equivalent to 1 mile. For every redemption, a minimum of 500 miles (i.e. 4,000 Points) or its multiple is required, except Air China requires a minimum of 1,000 miles upon first redemption. Regarding the mileage redemption of Hong Kong Airlines Fortune Wings Club Miles, every 10 Points is equivalent to 1 mile. For every redemption, a minimum of 500 miles (i.e. 5,000 Points) or its multiple is required. The Bank reserves the right to change the mileage earning rate. Once converted, the mileage cannot be converted back.
14. The Bank has no liability on the mileage redeemed and any changes or actions taken by respective airlines in relation thereto.
15. Upon the conversion of the Points to mileage, no alteration and cancellation can be made. 4 to 6 weeks are required for mileage redemption. Mileage will be credited to Principal Cardholder's mileage program membership account by respective airlines directly.
16. Mileage redemption shall be further subject to the terms and conditions of airlines. In case of disputes, the decision of respective airlines shall be final.
17. Fraud and abuse relating to the earning of the Points in the Program or redemption of Rewards may result in the cancellation of the accrued Points as well as the cancellation of a Principal Cardholder's entitlement to the Program. The Bank reserves the

rights to take legal action in such cases and to recover (among others) the Rewards.

18. The Bank is not the supplier of any of the Rewards offered to the Principal Cardholder, and will not accept any liability in relation thereto. All representations and warranties relating to quality, design, specification or otherwise set out in this Bonus Points Rewards Catalogue in respect of such Rewards are made by the respective suppliers/merchants and the use of the Rewards will be bound by the terms and conditions of the respective suppliers/merchants. The Bank is not responsible for any loss or theft of the redemption letter.
19. 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.
20. The Bank has made every effort to ensure all information in this Bonus Points Rewards Catalogue is accurate. However, the Bank accepts no responsibility for any error or omission contained therein. The Bank reserves the right to make the final decision if there is any error or omission.
21. All the Rewards featured in this Bonus Points Rewards Catalogue are valid until December 31, 2020 (unless specified otherwise).
22. The Rewards shall be terminated immediately upon cessation of the relevant merchant's business.
23. The Bank reserves the right to vary the Program and/or these Terms and Conditions, or to cancel the Program at our discretion at any time without giving you prior notice.
24. In case of any dispute arising from the Program, the decision of the Bank shall be final.
25. The Bank reserves the right to make final decision on all questions or disputes regarding eligibility for the Program or the eligibility of the Points for accrual or redemption of Rewards or mileage, cash rebate, and the change option of Rewards.
26. If the English version of these Terms and Conditions does not conform to the Chinese version, the Chinese version shall prevail.

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

If you do not wish to receive our promotional materials, please fill in the following form and send the request to "The Data Protection Officer, ICBC (Asia), 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong". This service is free of charge.

☐ I do not wish to receive any promotional materials from ICBC (Asia).
(Please add ☒ in the box)

Name: _____ Date: _____

Account No.: _____ or HKID/ Passport No.: _____

For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline

218 95588 or
browse our website
www.icbcasia.com