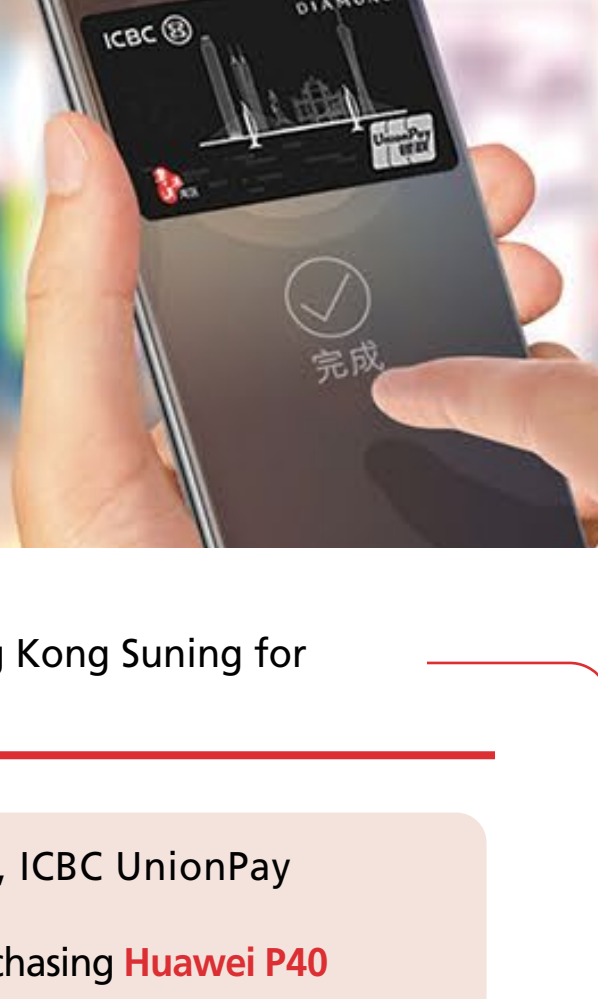
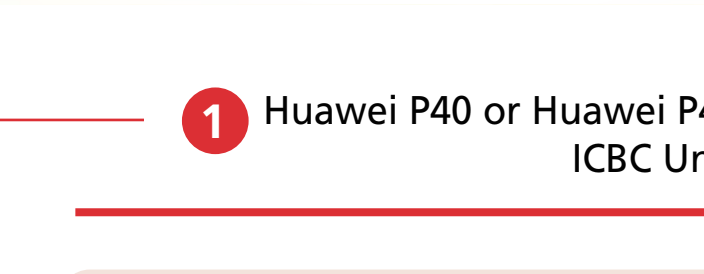




Huawei P40 or Huawei P40 Pro Purchase Offers and Huawei Pay Rewards with ICBC UnionPay Credit Cards

HUAWEI pay

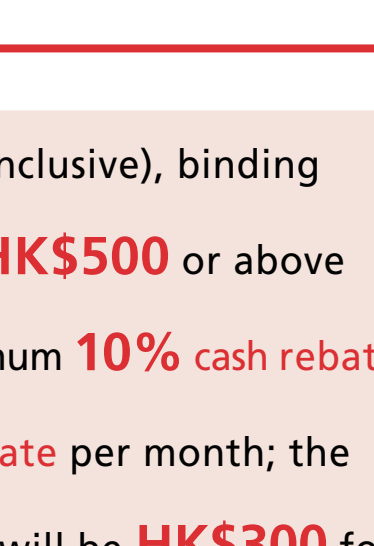
Enjoy the Tap & Pay Shopping Experience!



1 Huawei P40 or Huawei P40 Pro Purchase Offers at Hong Kong Suning for ICBC UnionPay Credit Cards customers

From 30 April 2020 to 30 June 2020 (both dates inclusive), ICBC UnionPay Credit Card customers can enjoy the following offers when purchasing **Huawei P40** or **Huawei P40 Pro** at Hong Kong Suning shop:

- **One complimentary HK\$50 supermarket gift voucher** for purchase of **Huawei P40**; **Two complimentary HK\$50 supermarket gift vouchers** for purchase of **Huawei P40 Pro**; AND
- **10x Suning Member Points***; AND
- **A complimentary official earphone** (Price: HK\$588 – HK\$1,399)



Huawei P40 Huawei P40 Pro

2 10% Cash Rebate for Huawei Pay Spending

From 15 April 2020 to 30 September 2020 (both dates inclusive), binding ICBC UnionPay Credit Card to Huawei Pay, and spend **HK\$500** or above through Huawei Pay every natural month to enjoy a maximum **10% cash rebate**.

Each customer can enjoy a maximum **HK\$50 cash rebate** per month; the maximum **cash rebate** for the entire promotion period will be **HK\$300** for each customer.

3 Huawei Pay Instant Discount Offer and Huawei Point Reward

Instant Discount Offer:

From 15 April 2020 to 14 June 2020 (both dates inclusive), ICBC UnionPay Credit Card customers with binding Huawei Pay can get **instant discount of HK\$20/MOP20** upon single net spending of **HK\$30/MOP30** at Hong Kong and Macau merchants that support UnionPay QuickPass for the first time and **instant discount of HK\$10/MOP10** upon single net spending of **HK\$30/MOP30** with Huawei Pay afterwards during the promotion period. Each card is eligible to enjoy the maximum instant discount offer once per day. Each card is eligible to enjoy a maximum 10 times of the instant discount offer during the promotion period (up to HK\$110/MOP110).

Card Binding Reward - Huawei Point:

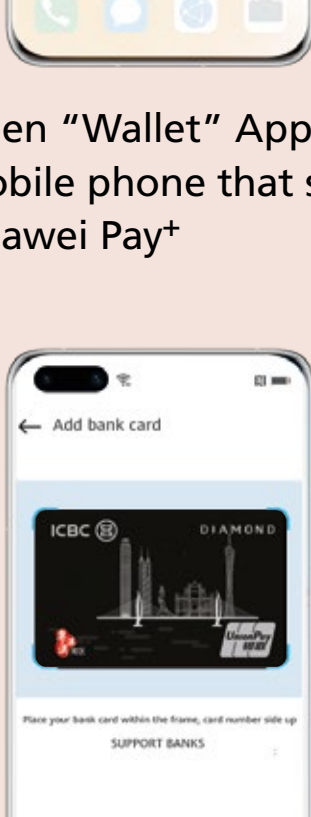
From 15 April 2020 to 14 June 2020 (both dates inclusive), ICBC UnionPay Credit Card customers can get **HK\$30/MOP30** Huawei Points after binding to Huawei Pay (Huawei Points are issued and managed by Huawei, applicable to the payment in HUAWEI AppGallery, Huawei Cloud, Huawei Themes and other relevant products and services). Each user can only enjoy the reward once during the promotion period.

4 1.5% Cash Rebate

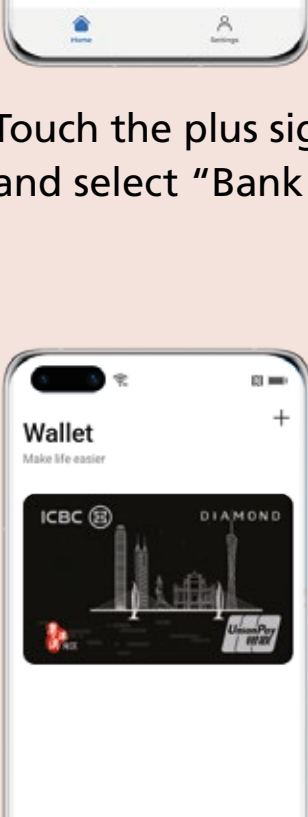
From 9 April 2020 onwards, new ICBC UnionPay Virtual Digital Credit Card customers can enjoy **1.5% cash rebate[^]** by using Huawei Pay.

To bind ICBC UnionPay Credit Cards to Huawei Pay

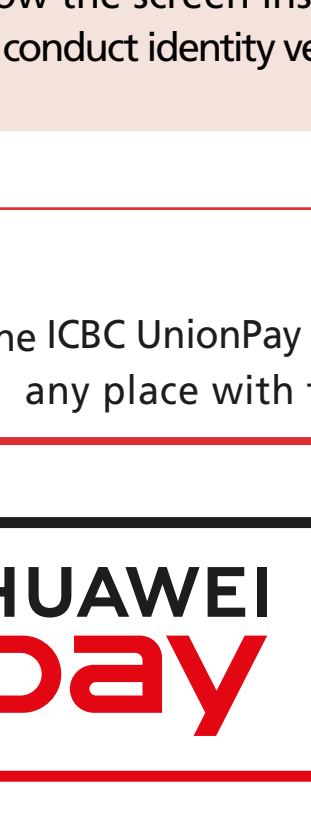
Add ICBC UnionPay Credit Cards* to HUAWEI Wallet with a few simple steps.



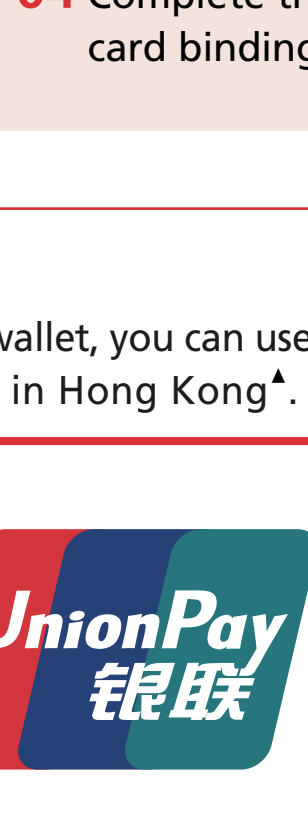
01 Open "Wallet" App in the mobile phone that supports Huawei Pay*



02 Touch the plus sign "+" and select "Bank cards"

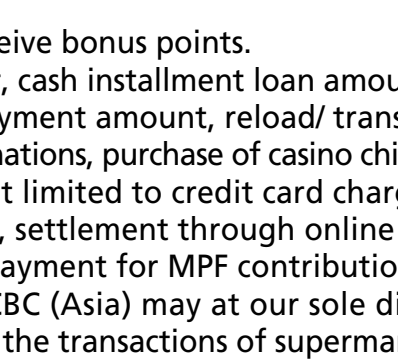
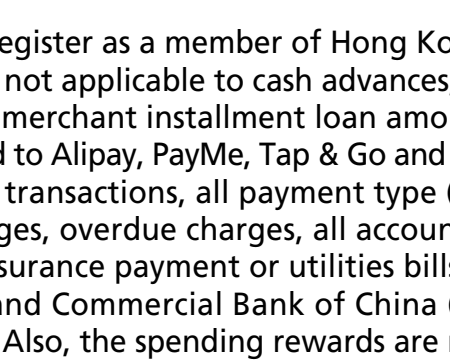


03 Follow the screen instructions and conduct identity verification



04 Complete the card binding

After adding the ICBC UnionPay Credit Card* to the wallet, you can use Huawei Pay at any place with the following signs in Hong Kong*.



Huawei Pay is easy to use. Customers can activate the service after binding their ICBC UnionPay Credit Card with "HUAWEI Wallet". When paying in their store, customers do not need to unlock the screen, open mobile app, or access the internet. They only need to tap the top of the mobile phone (rear camera lens area) against the payment terminal that supports UnionPay QuickPass, and complete the payment authentication by the fingerprint or payment passcode. For details on using Huawei Pay, please visit www.icbcasia.com/icbc/huaweipay/.

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

* You need to register as a member of Hong Kong Suning to receive bonus points.
^ Cash rebate 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 Industrial and Commercial Bank of China (Asia) Limited (ICBC (Asia)) may at our sole discretion determine from time to time). Also, the spending 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 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 ICBC (Asia). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.

* Huawei Pay Service is only applicable to ICBC UnionPay Credit Cards (excluding Corporate Card), including ICBC UnionPay Dual Currency Platinum Card, ICBC UnionPay Dual Currency Diamond Card, ICBC Suning UnionPay Dual Currency Platinum Card, ICBC ChimeLong UnionPay Dual Currency Platinum Card, ICBC AXA UnionPay Dual Currency Platinum Card, ICBC Swiss Privilege UnionPay Dual Currency Diamond Card, ICBC Horoscope UnionPay Dual Currency Platinum Card, ICBC Horoscope UnionPay Dual Currency Diamond Card, ICBC Greater Bay Area UnionPay Dual Currency Platinum Card, ICBC Greater Bay Area UnionPay Dual Currency Diamond Card, ICBC China Overseas UnionPay Dual Currency Platinum Card, ICBC China Overseas UnionPay Dual Currency Diamond Card, ICBC KMB UnionPay Dual Currency Platinum Card, ICBC KMB UnionPay Dual Currency Diamond Card, ICBC UnionPay Dual Currency Virtual Digital Credit Card, ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card, ICBC GSRC UnionPay Dual Currency Virtual Credit Card, ICBC Wing On Travel UnionPay Dual Currency Credit Card.

* Huawei Pay supports smartphones including: HUAWEI P40 & P40 Pro, HUAWEI Mate Xs & Mate X, HUAWEI Mate 30 & Mate 30 Pro, HUAWEI P30 & P30 Pro, HUAWEI Mate 20 & Mate 20 Pro, PORSCHE DESIGN HUAWEI Mate 20 RS, HUAWEI P20 & P20 Pro, PORSCHE DESIGN HUAWEI Mate RS, HUAWEI Mate 10 & Mate 10 Pro, PORSCHE DESIGN Mate 10, HUAWEI P10 & P10 Plus, HUAWEI Mate 9 & Mate 9 Pro, PORSCHE DESIGN HUAWEI Mate 9, and HONOR 10. Only for Huawei or Honor original Hong Kong and Macau mobile phones purchased from designated distributors in Hong Kong and Macau. Huawei Pay is not available in the lite or smart version of the product portfolio. Before using Huawei Pay, ensure that you have updated your phone and Wallet app to the latest version. For details of Huawei Pay, please visit <https://consumer.huawei.com/en/mobileservices/huawei-wallet/>.

* Huawei Pay service is subject to terms and conditions. For more information about using Huawei Pay, please visit www.icbcasia.com/icbc/huaweipay/.

Remarks: Terms and conditions apply for above offers.

Terms and Conditions for the offers:

Offer 1: Huawei P40 or Huawei P40 Pro Purchase Offers for ICBC UnionPay Credit Card Customers at Hong Kong Suning

- The promotion period of Huawei P40 or Huawei P40 Pro Purchase Offers for ICBC UnionPay Credit Card Customers at Hong Kong Suning is from 30 April 2020 to 30 June 2020, both dates inclusive ("the Promotion Period").
- "Huawei P40 or Huawei P40 Pro Purchase Offers" of Hong Kong Suning Commerce Company Limited ("Hong Kong Suning") applicable to ICBC UnionPay Credit Cards issued by Industrial and Commercial Bank of China (Asia) Limited (the "ICBC (Asia)").
- Cardholders are required to settle payment with the ICBC UnionPay Credit Cards issued by the ICBC (Asia) (excluding ICBC UnionPay Dual Currency Corporate Card) to enjoy "Huawei P40 or Huawei P40 Pro Purchase Offers".
- Huawei P40 or Huawei P40 Pro Purchase Offers at Hong Kong Suning: Prices listed on the items at Hong Kong Suning are for reference only. Price changes without prior notice. The items are available while stock lasts. ICBC (Asia) and Hong Kong Suning will not provide notice of non-availability or substitution.
- The gifts are first come first served, while stocks last (only applicable to stores).
- "Huawei P40 or Huawei P40 Pro Purchase Offers" is not applicable to spending at online shop. Please contact the staffs in the shop for details.
- Eligibility of a transaction is based on the date of transaction. All transactions must be Hong Kong Dollars at Hong Kong Suning outlets. "Huawei P40 or Huawei P40 Pro Purchase Offers" is only applicable to transaction made at Hong Kong Suning shop(s) and are not applicable to transactions made via mail orders, phone orders and fax orders. Transactions not posted, cancelled or refunded transactions and transactions that are found fraudulent will not be counted as eligible transactions. ICBC (Asia) has the right to and will be entitled to debit or charge back any gift amount so granted to the eligible cardholder from the relevant card account(s) without prior notice.
- The offers cannot be used in conjunction with any other promotional offers (except the privileges offered for ICBC Suning UnionPay Dual Currency Platinum Card).
- Cardholders will not be notified separately for any changes on the offers, Hong Kong Suning shop(s) address and telephone number.

Offer 2: 10% Cash Rebate for Huawei Pay Spending

- The Promotion Period of 10% Cash Rebate for Huawei Pay Spending (the "Programme") is from 15 April 2020 to 30 September 2020 (both dates inclusive) and will be held in six phases. Phase 1 is from 15 April 2020 to 30 April 2020 (both dates inclusive); Phase 2 is from 1 May 2020 to 31 May 2020 (both dates inclusive); Phase 3 is from 1 June 2020 to 30 June 2020 (both dates inclusive); Phase 4 is from 1 July 2020 to 31 July 2020 (both dates inclusive); Phase 5 is from 1 August 2020 to 31 August 2020 (both dates inclusive); Phase 6 is from 1 September 2020 to 30 September 2020 (both dates inclusive).
- The cardholders whose accumulated eligible local spending via Huawei Pay of a total amount of HK\$500 or above with ICBC UnionPay Credit Cards or ICBC Virtual Digital Credit Card (excluding ICBC UnionPay Dual Currency Corporate Card) (the "Eligible Credit Card"), issued by the Industrial and Commercial Bank of China (Asia) Limited (the "Bank") in each phase of the Promotion Period, ICBC UnionPay card holder will enjoy a maximum 10% rebate for all Huawei Pay transactions. Cash rebate is only valid for Huawei Pay transactions. Cash rebate amount is based on each eligible principal credit card cardholder combining the spending of the principal card and supplementary card(s). The maximum amount of cash rebate for each eligible principal cardholder will be HK\$50 in each phase. The maximum cash rebate for the entire Promotion Period will be HK\$300.
- 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 Promotion Period, and must be posted to account no later than seven days after the Promotion 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, installment plan, credit card cash installment plan and other repayment installments, reload/ merchant 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 pass 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.
- 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 entire Promotion Period and will be shown in the respective monthly statement.
- Eligible Credit Card holder is entitled to the cash rebate only once during each phase. If the eligible transactions are carried out by the cardholder through multiple eligible credit cards, the rebate amount will be credited to the Eligible Credit Card HKD account with the highest net spending amount.
- 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.
- 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.

Offer 3: Huawei Pay Instant Discount Offer and Huawei Point Reward

- The promotion is valid from 15 April 2020 to 14 June 2020 inclusive of both starting date and ending date (refers to "Promotion").
- During the Promotion, eligible cardholders pay with UnionPay Huawei Pay can get the following offers (refers to "Instant Discount Offer"): Get instant discount of HK\$20/MOP20 upon single net spending of HK\$30/MOP30 at Hong Kong and Macau merchants with Huawei Pay for the first time and instant discount of HK\$10/MOP 10 upon single net spending of HK\$30/MOP30 with Huawei Pay afterwards during the promotion period. Each cardholder is eligible to enjoy the instant discount offer once per day. Within the whole promotion period, each cardholder is eligible to enjoy maximum of 10 times of the instant discount offer (i.e. enjoying up to HK\$110/MOP110).
- The Offer is applicable to any QuickPass merchants in Hong Kong and Macau and the transactions must be settled via UnionPay network.
- The Offer is applicable to UnionPay Credit Card and Debit Card (i.e. ATM Card) with card number starting with 62 (refers to "UnionPay Card") and UnionPay Mobile QuickPass (including Apple Pay), except for the RMB cards issued by specific Hong Kong and Macau card issuing institutions.
- UnionPay Huawei Pay refers to the contactless payment via UnionPay network with eligible UnionPay Card which has been added into the wallet of the designated Huawei smartphones. For UnionPay Huawei Pay, Cardholder is required to present the eligible virtual UnionPay Card on the mobile device to cashier before payment and settle with mobile payment to enjoy the Offer.
- The Offer is applicable to any single and eligible transaction and is realized by the means of instant discount. Aggregatable transactions shall not be eligible for the Offer. Each card can enjoy the Offer once per day.
- The Offer is subject to limited quota and available on a first-come-first-served basis.
- Eligible amount is calculated based on individual UnionPay Card and card number and will only include the actual spending amount (only include the net payment after deduction of applicable discounts, included coupons or cash coupons). The transaction amount will be the primary and supplementary card under the same Cardholder will be calculated separately. Split transactions are not counted as eligible spending in the Promotion.
- Transactions do not include the cancelled, refunded, forged and unsettled transactions.
- Huawei Pay is the trademark of Huawei and is submitted for trademark registration in China and other countries/regions.
- Card Binding Reward - Huawei Point: Upon successful UnionPay Card binding into Huawei Pay, Huawei Point valued to HK\$30/MOP30 will be rewarded to User during the promotion period. Huawei Point is issued and managed by Huawei and applicable to Huawei App Gallery, Huawei Cloud, Huawei Themes and other relevant products and services. Each User can only enjoy the reward ONCE during the promotion period.
- Huawei Points are non-refundable and cannot be exchanged for cash in part or full.
- Products or service purchased with Huawei Points are non-refundable.
- Huawei Points cannot be given to others.
- Huawei Points will be added to your Huawei account in the first week of every month during campaign period. Please check by clicking Settings > Account Centre > Payment and purchases > HUAWEI Points.
- After added to Huawei Account, Huawei Points are valid for 2 years. After 2 years, the remains will be expired.
- Card Binding Reward - Huawei Point: This campaign is only valid for Huawei ID accounts registered in Hong Kong and Macau. Limited quantity of prizes: 13,000 in Hong Kong, 1,000 in Macau. First come-first served.
- Huawei reserves the right to amend the terms and conditions. Customers would be notified about important information through email, SMS or other communication methods. Huawei reserves the right of the final decision in case of any dispute.
- In case of fraud or abuse, UnionPay International Company Limited (refers to "UnionPay International") reserves the right of disqualifying the Cardholders immediately and retain the right for legal action. For any disqualified redemption/Cardholder, UnionPay International and Participating Stores reserve the right to revoke the Offer.
- UnionPay International is neither vendor nor service provider, thus shall not take any responsibility for the products or services provided by the merchants.
- UnionPay International reserves the right to amend the terms and conditions in both Chinese and English version at any time without prior notice. In case of any discrepancy, the Chinese version shall prevail for all purposes.

Offer 4: 1.5% Cash Rebate

- Cash rebate 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 Industrial and Commercial Bank of China (Asia) Limited (ICBC (Asia)) may at our sole discretion determine from time to time). Also, the spending 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 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 ICBC (Asia). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.
- The 1.5% cash rebate promotion is valid from 9 April 2020 until further notice.

General Terms and Conditions:

- Unless otherwise specified, the Programme cannot be used in conjunction with other promotions, and transferable or exchanged for cash.
- All photos, product specifications and retail prices are for reference only.
- Industrial and Commercial Bank of China (Asia) Limited (the "ICBC (Asia)") is not the supplier of the products and/ or services provided under or in connection with the promotion and thus shall not be responsible or liable for the concerned products or services or the merchant reject to provide the offer. The use of the products and / or services of the offer shall be subject to the relevant terms and conditions set by the merchant. Cardholders should contact related merchants directly if there is any complaint or dispute.
- 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.
- ICBC (Asia), Hong Kong Suning Commerce Company Limited ("Hong Kong Suning") and UnionPay International Company Limited ("UnionPay International") reserve the right to vary or terminate above offer(s) at any time and to amend these Terms and Conditions from time to time.
- In case of any dispute on above offer(s), the decision of the Bank, Hong Kong Suning and UnionPay International shall be final.
- 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!

