



ICBC  工银亚洲

跨境金融 首選銀行

ICBC (Asia) Jetso Program

From 12 March 2020 until 31 December 2020 (both dates inclusive), existing credit card customers of Industrial and Commercial Bank of China (Asia) Limited (the "Bank") who successfully referred a friend or family member to apply for the credit cards issued by the Bank and become the principal cardholder of ICBC credit card (including ICBC Visa Card and/or Mastercard and/or UnionPay Dual Currency Card; excluding corporate card) * for the first time, both the referrer and referee will enjoy HK\$50 Free Credit Card Spending Limit. With no upper limit on credit card spending limit, the more successful referral(s) you have made, the more credit card spending limit ("Rewards") you will be rewarded!

Referral Channel: ICBC (Aisa) Mobile Banking App – Credit Card page

* Successful Referral(s) is not applicable to existing ICBC credit cardholders. The referee should be a new credit card customer. The referee who is an existing ICBC Credit Card principal and / or supplementary cardholder, or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Rewards.

If you have any enquiries about the offers, please call ICBC (Asia) customer service hotline at (852)218 95588.

Terms and conditions apply.

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



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Terms and conditions of “ICBC(Asia) Jetso Program”–Credit Card Member Referral Program :

1. The Promotion Period of ICBC (Asia) Jetso Program (the “Program”) starts from 12 March 2020 until 31 December 2020 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, Referrer can be rewarded with HK\$50 Free Credit Card Spending Limit and Referee can also be rewarded with HK\$50 Free Credit Card Spending Limit upon each successful referral and approval for once. The Referrer must be an existing cardholder of ICBC Credit Cards.
3. Successful referral means Referrer refers a Referee to apply for ICBC principal credit card on or before 31 December 2020 and the principal ICBC credit card(s) is(are) successfully approved on or before 31 December 2020. The number of Successful Referral(s) from principal and supplementary cardholder will be combined in calculation. The Rewards of Successful Referral(s) from supplementary cardholders will be credited to the principal card account.
4. The application of ICBC Credit Card only includes credit cards issued by the Bank, excluding Corporate Card.
5. Each Referee who applies for more than one ICBC Credit Card (includes principal and supplementary cards) during the Promotion Period will be counted as one successful referral only.
6. The amount of the redeemable Rewards will be displayed on “My reward (HK\$)” section of “Jetso Program” page in ICBC mobile banking. In order to redeem Rewards, cardholders are required to click and enter the redeem reward page where the number of successful Referral(s) and the amount of redeemable reward can be shown. After clicking “Redeem Immediately”, cardholders only need to choose a credit card account for crediting the Rewards. Our Card Center will credit the Rewards redeemed by cardholders themselves into the designated credit card accounts within 5 working days after completing the above reward redeeming procedure by Referrer. Our Card Center will credit the Rewards within 2 months to the Referee’s



credit card account. Referee does not have to activate the credit card as the Rewards will be credited to the credit card account directly by the Bank. However, the Referee shall have to activate the credit card if they wish to enjoy the Rewards. Free Credit Card Spending Limit is only valid for spending. The Rewards amount cannot be drawn as cash advance, and is non-transferable and cannot be offset against credit card payment. To be eligible for the Rewards, the ICBC Credit Card account of the cardholders must be still valid and without any late repayment record when the Rewards are credited.

7. The information of Referrer(s) on the submitted application form cannot be changed. The Program is not applicable to self-referring, the Bank staff-referring and existing principal cardholder of ICBC Cards (principal and/or supplementary card). Referee who is existing ICBC Credit Card principal and / or supplementary cardholder or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Rewards.

General Terms and conditions:

1. The Bank staff is not eligible to participate in the Program.
2. The Bank reserves the right to vary or terminate the Program at any time and to amend the Terms and Conditions from time to time. In case of any discrepancy over the Program, the decision of the Bank shall be final and conclusive.
3. Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Right of Third Parties) Ordinance (Cap. 623 of Laws of Hong Kong) to enforce any part of these Terms and Conditions.
4. In case of any inconsistency between the English version and Chinese version of the Terms and Conditions, the Chinese version shall prevail.



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