

“Reward for Referral” (the “Promotion”) Terms and Conditions

1. The Promotion is organized by Industrial and Commercial Bank of China (Asia) Limited (the “Bank” or “ICBC (Asia)”).
2. “Reward for Referral” is valid from 1 October 2021 to 31 December 2021 (“Promotion Period”), both dates inclusive.
3. “Reward for Referral” can be used in conjunction with the offers of “ICBC (Asia) Mobile Banking ‘New Customer Account Opening’ Promotion” and “ICBC Smart Invest’ APP Promotion” (including open account through designated electronic channels successfully enjoy HK\$100 cash rebate). Please visit the Bank’s official website for the Terms and Conditions of “ICBC (Asia) Mobile Banking ‘New Customer Account Opening’” and “ICBC Smart Invest’ APP Promotion.
4. An existing customer who has held a valid personal or joint bank account of the Bank is an eligible referrer (“Referrer”). If the Referrer is the customer who has successfully opened the Integrated Account via the Mobile Banking “New Customer Account Opening”, he/she has to transfer at least HK\$1 to the Integrated Account (the “Account”) from other account with other banks in Hong Kong (excluding Stored Value Facilities) under the same name by depositing a cheque or through Faster Payment System (“FPS”) to activate the Account successfully before the end of the Promotion Period. Otherwise, the cash rebate of the Referrer will be forfeited absolutely.
5. A customer has to fulfill the below requirements in order to be an eligible referee (“Referee”):
 - a. Must be aged 18 or above; AND
 - b. Hong Kong Residents who have Hong Kong Permanent Identity Card (support the Smart Identity Card introduced in 2003 or 2018) or specified Hong Kong Non-permanent Residents who have Hong Kong Identity Card (the nationality (Country/Region) must be China (Hong Kong)/China (The Mainland)/ China (Macau)/UK/ Canada/Australia/New Zealand, must hold a valid Smart Hong Kong Non-permanent Identity Card introduced in 2003 or 2018 (customers who have changed name before are not accepted at the moment), must provide Taxpayer Identification Number, must not be a tax resident of The United States of America) . If the nationality of the Hong Kong Residents who have Hong Kong Non-permanent Identity Card does not belong to the above 7 countries or regions, he/she has to visit the branches to open the Integrated Account and provide the referral code of the Referrer. He/she can enjoy “Reward for Referral” given that he/she has successfully opened the Integrated Account and fulfilled other requirements (except Clause 5c hereunder); AND
 - c. Submit the “New Customer Account Opening” application and correctly enter the referral code of the Referrer during the process (late submission or entry will not be accepted) and successfully open the Integrated Account via the Mobile Banking of the Bank during the Promotion Period; AND
 - d. Have never successfully opened the Integrated Account via the Mobile Banking “New Customer Account Opening” or have never been eligible for enjoying any offers of Mobile Banking “New Customer Account Opening” Promotion; AND
 - e. Activate the Mobile Banking service successfully within the Promotion Period; AND

f. Transfer at least HK\$1 to the Integrated Account (the "Account") from other account with other banks in Hong Kong (excluding Stored Value Facilities) under the same name by depositing a cheque or through Faster Payment System ("FPS") to activate the Account successfully within the Promotion Period.

6. A referral will be treated as a successful referral ("Successful Referral") if a Referrer successfully refers 1 Referee. Each Referrer and Referee will receive a cash rebate ("Referral Reward"). For details, please find the below table:

Successful Referral	Referral Reward (Referrer)	Referral Reward (Referee)
For every person being successfully referred	HK\$100	HK\$100

For example: if Referrer A successfully refers friend B, C, D and E to open the Integrated Account via "New Customer Account Opening" of the Mobile Banking by using the exclusive referral code of A and only B, C and D have transferred at least HK\$1 to their Integrated Account from other account with other banks in Hong Kong (excluding Stored Value Facilities) under the same name through Faster Payment System ("FPS") to activate the Account during the Promotion Period. Referrer A will receive a total of HK\$300 cash rebate and B, C and D will receive HK\$100 cash rebate respectively while E will not enjoy Referral Reward because of not activating the Account during the Promotion Period.

7. Referrer can successfully refer more than 1 Referee and enjoy the corresponding cash rebate. The cash rebate of the whole "Reward for Referral" is limited to 500 quotas (a Referrer successfully referring 1 Referee will be calculated as 1 quota). It is available on a first-come-first-served basis (calculated according to the earliest time of the Referee fulfilling the above requirements 5a-5f) and while stocks last.

8. Referrer has to login to the Mobile Banking of the Bank and retrieve the exclusive referral code through "Reward for Referral" function and share with the Referee.

9. The system of Mobile Banking "New Customer Account Opening" supports Hong Kong's Smart Identity Card introduced in 2003 or 2018.

10. The customers' account status must remain valid at the time when the cash rebate is credited to the account. Otherwise, the cash rebate will be forfeited absolutely.

11. The offer and cash rebate of the Promotion are limited and are available on a first-come-first-served basis and while stocks last.

12. The Promotion cannot be used in conjunction with other promotional offers.

13. All cash rebate cannot be exchanged for other gift and cannot be transferred .

14. Joint account will be counted as one account. The cash rebate will be credited to the related HKD account with the Bank of the main account holder.

15. Self-referral will not be counted as a Successful Referral.

16. Each Referee is eligible for being referred for once only. If the Referee submits the application for "New Customer Account Opening" more than once and submits more than one referral code during the Promotion Period, only the application which the Referee has successfully opened the Integrated Account shall prevail. The Bank's record will be final and conclusive.

17. Cash rebate will be credited to the HKD account of the customers being rewarded with the Bank within 2 months after the end of the Promotion Period.
18. "Reward for Referral" is also subject to the relevant Terms and Conditions of the Integrated Account of the "New Customer Account Opening".
19. The Promotion is not applicable to the staff of the Bank.
20. All results, dates and times related to the Promotion (Including but not limited to the date and time of participation in the Promotion etc.) will be determined by the records and information of the Bank's computer systems. The Bank shall not be liable for any delay, loss, error or inability to identify of information caused by technical problems such as computers or networks and/or the information submitted by the customers.
21. If the customers do not comply with these Terms and Conditions during the Promotion Period, involve in any fraud, abuse and/or fraudulent act, false information or violation of applicable laws or regulations, the Bank reserves the right to disqualify his/her award entitlement immediately without any prior notice and to proceed legal action against any violation of law.
22. The Bank reserves the right to vary and/or terminate the Promotion at any time and to amend these Terms and Conditions from time to time without prior notice . In case of any dispute of the Promotion, the decision of the Bank shall be final and conclusive.
23. 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.
24. In case of any discrepancy between the Chinese and English versions of the Terms and Conditions, the English version shall prevail.