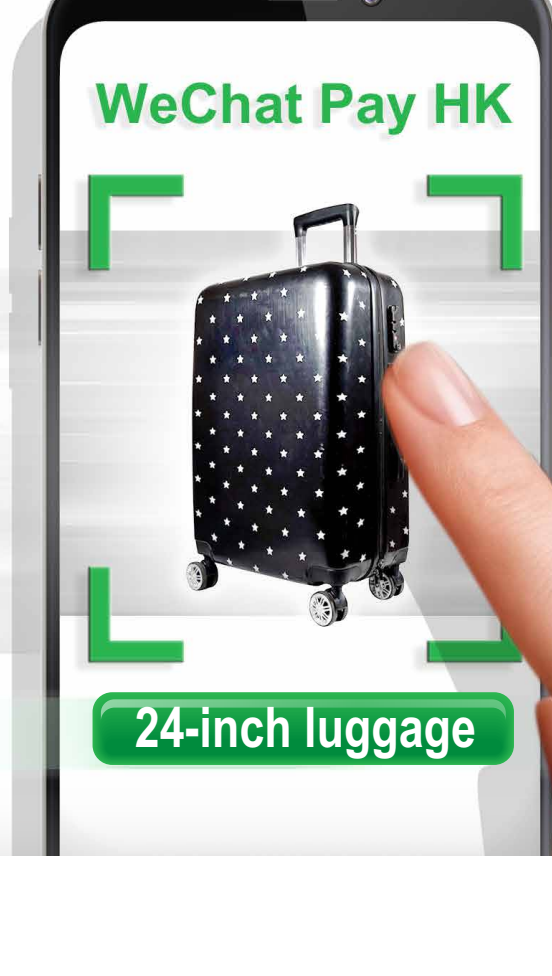
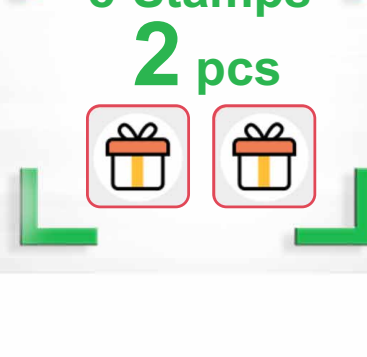
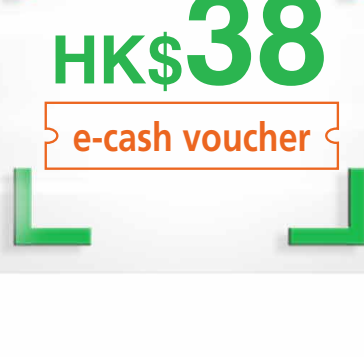




## ICBC (Asia) customers enjoy multiple rewards for the first-time card or bank account binding & spending via WeChat Pay HK

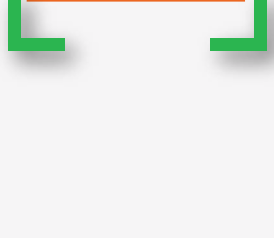


Terms and Conditions apply.

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

### ICBC (Asia) customers enjoy multiple rewards for the first-time card or bank account binding & spending via WeChat Pay HK

#### Reward 1 HK\$38 First-time card or bank account Binding Reward\*



Binding an ICBC (Asia) Visa Credit Card or ICBC (Asia) Bank Account to WeChat Pay HK for the first time to receive HK\$38 ICBC (Asia) exclusive e-cash voucher!

**Reward 1: HK\$38 first-time card or bank account binding reward promotion period:**

- Binding an ICBC (Asia) Visa Credit Card to WeChat Pay HK for the first time to receive HK\$38 ICBC (Asia) exclusive e-cash voucher promotion period: 12 July 2021 to 31 December 2021 (both dates inclusive)

- Binding an ICBC (Asia) Bank Account to WeChat Pay HK for the first time to receive HK\$38 ICBC (Asia) exclusive e-cash voucher promotion period: 1 September 2021 to 31 December 2021 (both dates inclusive)

#### Reward 2 Dedicated Spending Reward\*



Spending with ICBC (Asia) Visa Credit Card or ICBC (Asia) Bank Account at HK\$20 or above via WeChat Pay HK to receive two ICBC (Asia) e-Stamps, redeem for one HK\$6 ICBC (Asia) exclusive e-cash voucher by collecting three ICBC (Asia) e-Stamps! A maximum of six ICBC (Asia) e-Stamps can be received per month, and enjoy up to HK\$12 ICBC (Asia) exclusive e-cash voucher per month. During the promotion period, up to HK\$72 ICBC (Asia) exclusive e-cash vouchers can be redeemed.

**Reward 2: Dedicated spending reward promotion period:**

- Dedicated Spending Reward for ICBC (Asia) Visa Credit Card promotion period: 12 July 2021 to 31 December 2021 (both dates inclusive)

- Dedicated Spending Reward for ICBC (Asia) Bank Account promotion period: 1 September 2021 to 31 December 2021 (both dates inclusive)

#### Reward 3 ICBC WeChat Pay HK Dedicated Spending Award\*



During the Promotion Period, the first 150 customers who spend via WeChat Pay HK with binding ICBC (Asia) Credit Card and record the highest accumulated spending amount at each phase will receive a 24-inch luggage!

Promotion Period

Phase 1:  
1 September 2021 - 30 September 2021  
(both dates inclusive)

Phase 2:  
1 October 2021 - 31 December 2021  
(both dates inclusive)

The first 150 customers with the highest accumulated spending amount via WeChat Pay HK at each phase will receive a **24-inch luggage\*** (Suggested retail price: HK\$980)

**Reward 3: ICBC WeChat Pay HK dedicated spending award promotion period: 1 September 2021 to 31 December 2021 (both dates inclusive)**

\* Terms and Conditions apply.

^ Total of 300 pieces of 24-inch luggage will be given out during the promotion period.

#### Terms and Conditions:

##### Terms and conditions for Reward 1: HK\$38 first-time card or bank account binding reward:

- Reward 1: HK\$38 The first time card or bank account binding reward ("this Promotion") consists two parts: 1) Binding an ICBC (Asia) Visa Credit Card to WeChat Pay HK for the first time to receive HK\$38 ICBC (Asia) exclusive e-cash voucher promotion period: 12 July 2021 to 31 December 2021 (both dates inclusive); 2) Binding an ICBC (Asia) Bank Account to WeChat Pay HK for the first time to receive HK\$38 ICBC (Asia) exclusive e-cash voucher promotion period: 1 September 2021 to 31 December 2021 (both dates inclusive).
- This Promotion is only applicable to WeChat Pay HK users who hold ICBC (Asia) Visa credit cards or ICBC (Asia) Bank Account issued by Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") ("Customers").
- During the relevant promotion period, Customer who binds an ICBC (Asia) Visa credit card or ICBC (Asia) Bank Account to WeChat Pay HK for the first time ("Eligible New Customer") can enjoy a total of HK\$38 ICBC (Asia) exclusive e-cash voucher welcome reward issued by WeChat Pay Hong Kong, including: one HK\$20 exclusive e-cash voucher, one HK\$10 exclusive e-cash voucher and one HK\$8 exclusive e-cash voucher ("Welcome Reward").
- Welcome Reward of ICBC (Asia) exclusive e-cash voucher can be used by the Eligible New Customer upon completion of payment of no less than HK\$50 in a single transaction with the ICBC (Asia) Visa credit card or ICBC (Asia) Bank Account at designated merchants via WeChat Pay HK.
- The WeChat Pay HK system will automatically use the e-cash voucher to deduct the consumption amount when it meets the requirements for the use of the exclusive e-cash voucher for the Welcome Reward. Each transaction is limited to one e-cash voucher, and the e-cash voucher of the highest amount will be deducted first. The e-cash voucher is valid for 30 days (including the 30th day) from the day of receiving. If it is not used, it will automatically become invalid and will not be reissued.
- Each Eligible New Customer can only receive the Welcome Reward once during the entire promotion period. If a Customer has bound any ICBC (Asia) Visa credit card or ICBC (Asia) Bank Account to WeChat Pay HK before the relevant promotion period, the Customer will not be regarded as an Eligible New Customer and will not be eligible for Welcome Reward. The definition of Eligible New Customer will be based on the judgment and records of ICBC (Asia) and WeChat Pay Hong Kong.
- When WeChat Pay Hong Kong distributes the Welcome Reward to the Eligible New Customer, relevant notifications will be sent to the Eligible New Customer through WeChat Pay HK. Eligible New Customer must also get the Welcome Reward via WeChat Pay HK during the relevant promotion period. After successfully receiving the Welcome Reward, WeChat Pay HK will automatically distribute the Welcome Reward to the WeChat Pay HK account of the Eligible New Customer.

##### Terms and conditions for Reward 2: Dedicated Spending Reward

- Reward 2: Dedicated Spending Reward ("this Promotion") consists two parts: 1) Dedicated Spending Reward for ICBC (Asia) Visa Credit Card promotion period: 12 July 2021 to 31 December 2021 (both dates inclusive); 2) Dedicated Spending Reward for ICBC (Asia) Bank Account promotion period: 1 September 2021 to 31 December 2021 (both dates inclusive).
- This Promotion is only applicable to WeChat Pay HK users who hold ICBC (Asia) Visa credit cards or ICBC (Asia) Bank Account issued by Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") ("Customers").
- During the relevant promotion period, customers spend with the bound ICBC (Asia) Visa credit card or ICBC (Asia) Bank Account via WeChat Pay HK for a single net purchase of HK\$20 or more (hereinafter referred to as "Eligible Transactions") can receive 2 ICBC (Asia) e-Stamps in WeChat Pay HK (hereinafter referred to as "ICBC (Asia) Stamp"). For the avoidance of doubt, Eligible Transactions do not include: bill payment, transfer, international remittance, redemption of catering discounts and red packet. ICBC (Asia) and WeChat Pay Hong Kong have the sole discretion to define the Eligible Transactions.
- For every collection of 3 ICBC (Asia) Stamps, Customers can redeem "1 ICBC (Asia) Exclusive e-Cash Voucher" ("ICBC (Asia) Exclusive e-Cash Voucher") in their WeChat Pay HK account, valued at HK\$6; can be used via WeChat Pay HK to automatically deduct it for a single purchase of HK\$20 or more next time. Each eligible customer can receive up to 2 ICBC (Asia) Exclusive e-Cash Vouchers each month, with a total value of HK\$12.
- E-cash voucher cannot be exchanged for cash or transferred, and cannot be used for value-added services of Octopus or other stored-value tools.
- Eligible customers with ICBC (Asia) Visa Credit Card or ICBC (Asia) Bank Account through WeChat Pay HK can use one ICBC (Asia) Exclusive e-Cash Voucher for a single purchase of HK\$20 or more at designated merchants in Hong Kong. (That is, the payment amount will be automatically deducted by HK\$6). Rewards that have not been used after the expiry date will automatically become invalid.
- ICBC (Asia) Exclusive e-Cash Voucher will be automatically issued to the user's WeChat Pay HK account. The user can click the "Coupon" in the "Offer Zone" in the WeChat Pay HK within the validity period of the ICBC (Asia) Exclusive e-Cash Voucher to check the details of ICBC (Asia) Exclusive e-Cash Voucher.

##### General Terms and conditions for Reward 1 and Reward 2:

- This Promotion is organized by ICBC (Asia) and WeChat Pay Hong Kong Limited ("WeChat Pay Hong Kong") and is governed by the laws of Hong Kong.
- During the relevant promotion period, each customer can only participate in this Promotion in accordance with these terms and conditions, and receive e-cash voucher covered by the relevant terms and conditions during the relevant promotion period. In the following circumstances, the account will be deemed to be used by the same WeChat Pay HK user and such user can only participate in this Promotion once in total:
  - Use more than one account to log in on the same mobile phone or mobile device;
  - Log in on multiple mobile phones or mobile devices with the same account;
  - The same ICBC (Asia) Visa Credit Card card number or ICBC (Asia) Bank Account number is bound to multiple WeChat Pay HK accounts.
 When the above situation occurs, WeChat Pay Hong Kong reserves the right to suspend or permanently stop the distribution of rewards and accountability to relevant accounts. The definition of customers will be subject to the judgment of ICBC (Asia) and WeChat Pay Hong Kong.
- E-cash vouchers are only applicable to WeChat Pay HK partner merchants in Hong Kong. E-cash vouchers cannot be exchanged for cash, nor can they be used for value-added services for Octopus or other stored-value tools. E-cash vouchers are provided by WeChat Pay Hong Kong and are only applicable to transactions made with WeChat Pay HK.
- The user does not need to present the e-cash voucher when enjoying the offer. As long as the user uses WeChat Pay HK account to pay and the redemption will be shown on the payment proof of WeChat Pay HK.
- If the user has more than one e-cash voucher in the "Coupon" in the "Offer Zone" of WeChat Pay HK, the WeChat Pay HK system will automatically use the e-cash voucher with a higher face value first. If there is more than one e-cash voucher with the same face value in the "Coupon", the WeChat Pay HK system will automatically use the e-cash voucher that expires earlier. E-cash vouchers will be deducted when the user pays more than the amount specified in the e-cash voucher usage conditions, and cannot be deducted when the user pays the amount equal to or less than the amount specified in the e-cash voucher usage conditions.
- If the user uses WeChat Pay HK to pay and there is also WeChat Pay HK instant discount promotion (That is, the relevant amount can be reduced after spending a certain amount), and the user also satisfies the qualifications for the instant discount promotion activities and the conditions for using the relevant e-cash vouchers, the user can only enjoy one of the offers. WeChat Pay HK system will automatically select the larger discount to deduct the consumption amount. If the discount amount of the instant discount promotion and the e-cash voucher are the same, the WeChat Pay HK system will automatically use the discount of the instant discount promotion first.
- In any case, the records of WeChat Pay HK shall prevail.
- If you have any questions about the usage and details of the above-mentioned WeChat Pay HK and its services or offers, please call the WeChat Pay HK user service hotline 3929 1666 for inquiries.
- During the use of e-cash vouchers, if there are violations of these terms and conditions, illegal, fraudulent or abusive behaviors, ICBC (Asia) and WeChat Pay Hong Kong will cancel the user's eligibility or the e-cash vouchers obtained without further notice, and has the right to cancel any transaction involving violations and recover losses from the relevant users.
- If a return or refund is required, the amount corresponding to the e-cash voucher will not be used as a refund, and the relevant e-cash voucher will not be reissued.
- All information and pictures are for reference only. ICBC (Asia) is not responsible for the quality and supply of products and services provided by any WeChat Pay HK merchants.
- ICBC (Asia) and WeChat Pay Hong Kong reserve the right to change, suspend or cancel this Promotion or revise its terms and conditions at their discretion, and reserve the right to make the final decision on all matters and disputes.
- Unless otherwise specified, this Promotion cannot be used in conjunction with other promotions.
- 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 of the laws of the Hong Kong Special Administrative Region) to enforce any part of these Terms and Conditions.
- In case of any inconsistency between Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

##### Terms and conditions for Reward 3: ICBC WeChat Pay HK Dedicated Spending Award

- Reward 3: The promotion period of ICBC (Asia) WeChat Pay HK Dedicated Spending Award (the "Programme") is from 1 September 2021 to 31 December 2021 (both dates inclusive) (the "Promotion Period") and will be held in two phases. Phase 1 is from 1 September 2021 to 30 September 2021 (both dates inclusive), Phase 2 is from 1 October 2021 to 31 December 2021 (both dates inclusive). This Programme is organized by Industrial and Commercial Bank of China (Asia) Limited ("the Bank") and is governed by the laws of Hong Kong.
- The first 150 customers with the highest accumulated spending amount via WeChat Pay HK with the ICBC (Asia) credit card ("Eligible Credit Cards") issued by the Bank at each phase of the Promotion Period will receive a 24-inch luggage ("the Reward") (Suggested retail price: HK\$980). Each Eligible Credit Card customer is entitled to win one reward in each phase. A maximum of two rewards can be won during the entire Promotion Period. For a customer with more than one Eligible Credit Cards, the total amount of related accumulated eligible transaction will be calculated together, combining the spending of principal card and supplementary card.
- Eligibility of a transaction is based on the date of transaction. All spending made via WeChat Pay HK must be in Hong Kong Dollars and made in 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 Renminbi or non-Hong Kong currency transactions and reload of e-wallet in WeChat Pay HK. All transactions not through WeChat Pay HK are not eligible for 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.
- The winners of the Programme will be announced on www.icbcasia.com within 2 months after the end of each phase of the Promotion Period. The Bank will notify all winners individually by phone.
- If the Bank fails to contact the winners within 30 working days after the announcement of the winners list, the Bank reserves the right to substitute other winners.
- The 24-inch luggage redemption letter will be sent to the winner 6 to 8 weeks by the Bank after the winner is successfully contacted.
- To be eligible for the Reward, the Eligible Credit Card account of the cardholders must be still valid and without any arrears of repayment record when the Reward is awarded. The Reward cannot be offset against credit card payment and cannot be exchanged for cash.
- If cardholders cancel any transactions which have been counted under this Programme after the Reward has been awarded, the Bank has the right to debit the amount equivalent to the value of the Reward to the relevant card account without further notice.
- Unless otherwise specified, the Programme cannot be used in conjunction with other promotions.
- The Bank is not the supplier of the reward, and makes no representation or guarantee in respect of such reward. The Bank shall not be responsible for or guarantee the quality or the quantity of supply of such reward and shall have no liability for any matters relating thereto. Cardholder should contact the suppliers directly if there is any complaint or dispute on such reward. Use of all rewards shall be subject to the terms and conditions of the suppliers (if applicable). Any claim, complaint, or dispute concerning any reward must be referred to and resolved between the relevant supplier and the cardholder, which shall in no way relieve such cardholder from his/her payment or other obligations to the Bank.
- 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 of the laws of the Hong Kong Special Administrative Region) to enforce any part of these Terms and Conditions.
- The Bank reserves the right to vary or terminate the Programme at any time and to amend these Terms and Conditions from time to time.
- In case of any dispute over the Programme, the decision of the Bank shall be final and conclusive.
- In case of any inconsistency between Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

#### Reminders:

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

**Protect your Personal Digital Keys; Beware of Fraudulent Links!**

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