



ICBC (Asia) Apple Pay and ICBC Pay Spending Rewards Target Opportunities to Get up to 5% Cash Rebate



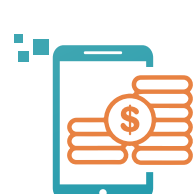
Terms and conditions apply.

Reminders: To borrow or not to borrow?

Borrow only if you can repay!

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't be tempted by quick money. Don't sell your account.



During the promotion period, up to **5% cash rebate** will be offered for any accumulated eligible local spending of HK\$1,500 or above with ICBC Visa Credit Card / ICBC UnionPay Credit Card via Apple Pay or ICBC UnionPay Credit Card via ICBC Pay. Each customer can enjoy maximum HK\$100 cash rebate in each phase and maximum **HK\$200 cash rebate** for the entire promotion period!

Promotion Period: 1 October 2022 to 30 November 2022 (both dates inclusive)

Phase ① : 1 October 2022 - 31 October 2022 (both dates inclusive)

Phase ② : 1 November 2022 - 30 November 2022 (both dates inclusive)

Payment Method	Credit Card	Target Spending at Each Phase	Cash Rebate	Maximum Cash Rebate Per Customer at Each Phase
Apple Pay	ICBC Visa Credit Card / ICBC UnionPay Credit Card	Accumulated spending of HK\$1,500 or above	5%	HK\$100
ICBC Pay	ICBC UnionPay Credit Card	Accumulated spending of HK\$1,500 or above	5%	HK\$100

Examples:

	Payment Method	Credit Card	Relevant Total Spending Amount at Phase 1	Cash Rebate Earned
①	Apple Pay	ICBC Visa Credit Card	HK\$1,500	HK\$75*
②	ICBC Pay	ICBC UnionPay Credit Card	HK\$2,500	HK\$100^

Remarks:

+ Example 1: The relevant total spending amount at phase 1 is HK\$1,500 and the 5% cash rebate is HK\$1,500 x 5% = HK\$75. Therefore, the cash rebate amount at phase 1 is HK\$75.

^ Example 2: The relevant total spending amount at phase 1 is HK\$2,500 and the 5% cash rebate is HK\$2,500 x 5% = HK\$125. Since the maximum cash rebate amount enjoyed by each customer in each phase is HK\$100, the final cash rebate amount at phase 1 is HK\$100.

Terms and Conditions apply. For more information, please visit the Bank's website or call Customer Service Hotline at 218 95588.

Terms and Conditions:

- The Promotion Period of ICBC (Asia) Apple Pay and ICBC Pay Spending Rewards (the "Promotion") is from 1 October 2022 to 30 November 2022 (both dates inclusive) (the "Promotion Period") and will be held in two phases. Phase 1 is from 1 October 2022 to 31 October 2022 (both dates inclusive), Phase 2 is from 1 November 2022 to 30 November 2022 (both dates inclusive).
- During the Promotion Period, customers can accumulate eligible local spending via ICBC Pay with ICBC UnionPay Credit Card or via Apple Pay with ICBC Visa Credit Card and ICBC UnionPay Credit Card ("Eligible Credit Cards") issued by Industrial and Commercial Bank of China (Asia) Limited ("the Bank" or "ICBC (Asia)") to enjoy the cash rebate. The Promotion is not applicable to Corporate Card.
- Customers can enjoy up to 5% cash rebate upon accumulated total local spending of HK\$1,500 or above via Apple Pay or ICBC Pay with Eligible Credit Cards issued by the Bank during each phase of the Promotion Period. Cash rebate is only applicable to Apple Pay or ICBC Pay spending categories. Each customer can enjoy maximum HK\$100 cash rebate at each phase and maximum HK\$200 cash rebate for the entire Promotion Period. If the cardholder accumulates the eligible spending and Apple Pay or ICBC Pay at the same time, the maximum cash rebate that he/she is entitled to in total will be capped at the maximum cash rebate of the designated mobile payment channel (Apple Pay or ICBC Pay) with the highest value of maximum cash rebate as provided above that he/she has used to conduct the eligible transaction.
- Cash rebate: Customers with Eligible Credit Cards can enjoy up to 5% cash rebate upon accumulated local spending of HK\$1,500 or above; each customer can enjoy a maximum of HK\$100 cash rebate at each phase. Cash rebate is only applicable to Apple Pay or ICBC Pay local spending categories (posted in HKD and made in Hong Kong).
- Eligibility of a transaction for cash rebate is based on the date of transaction. All local retail transactions 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 overseas transactions and Renminbi or non-Hong Kong currency transactions, credit card online bill and ATM payment service, balance transfer, AutoPay, credit card cash installment plan and the repayment, merchant installment plan, tax payment, tax loan and personal loan repayment, reload of e-wallet (except for adding value to Octopus via Apple Pay) / transfer 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 not conducted through the merchant card machine are not eligible for the Promotion. Transactions which have not been posted, cancelled, refunded or not authorized are not eligible for the Promotion. In case of any dispute in relation to the interpretation of the eligible transaction, the decision of the Bank shall be final and conclusive.
- The cash rebate offered under this Promotion will be credited to the principal cardholder's Hong Kong Dollar account of the Eligible Credit Cards with the eligible transactions two months after the entire Promotion Period and will be shown in the respective monthly statement.
- The relevant spending target amount is calculated based on a single Eligible Credit Card account, combining the spending of principal card and supplementary card.
- Customers can only receive the cash rebate offered under this Promotion once in each phase. For a customer with more than one Eligible Credit Cards, the cash rebate that the customer can enjoy will be based on his / her Eligible Credit Card with the highest eligible local spending.
- 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 when the cash rebate is to be credited. The cash rebate cannot be drawn as cash advance, is non-transferable and cannot be offset against credit card payment.
- If customers cancel any transactions which have been counted under this Promotion 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 of the cardholders without further notice.
- Unless otherwise specified, the 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, Laws of Hong Kong) to enforce any part of these Terms and Conditions.
- The Bank reserves the right to vary or terminate the Promotion at any time and to amend these Terms and Conditions from time to time.
- In case of any dispute over the Promotion, the decision of the Bank shall be final and conclusive.
- In case of any discrepancy between Chinese and English versions of these Terms and Conditions, the English version shall prevail.

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