

13 September 2023

Dear Valued Customer,

Notice of Termination of “ICBC Hong Kong Airlines Visa Platinum Credit Card” and Replacement by “ICBC Visa Platinum Credit Card”

Due to the service adjustment of our Bank, “ICBC Hong Kong Airlines Visa Platinum Credit Card” will no longer be issued from 17 November 2023 (“Termination Date”). After the Termination Date, you may continue to use your ICBC Hong Kong Airlines Visa Platinum Credit Card (“HK Airlines Card”). Your HK Airlines Card together with your supplementary card(s) (if any) will be issued renewal card(s) before the expiry date of HK Airlines Card and converted to ICBC Visa Platinum Credit Card (“Visa Platinum Card”)¹.

Please activate your new card at once upon receipt of the renewal card(s). Your current card number, credit limit and outstanding balance will be transferred to your Visa Platinum Card. Meanwhile, some settings of your renewal credit card will be adjusted, please refer to attached “Important Notes of Credit Card Renewal Card” for details.

Automatic FWC mile conversion

If your existing reward program is automatic FWC mile conversion, last automatic FWC mile conversion date for FWC mile will be on 16 November 2023, related mileage will be credited to Principal Cardholder's mileage program membership account by Hong Kong Airlines directly in November 2023. This arrangement will not affect the FWC mileage redeemed. For details, please contact Hong Kong Airlines (www.hongkongairlines.com). Start from the Termination Date, every dollar in HKD or RMB spent with your Card will entitle to receive 1 bonus point, without any limit.

If you do not agree with the above arrangement and do not want the Visa Platinum Card as renewal card, the Bank is unable to provide related credit card service continuously, please contact our 24-hour Customer Service Hotline at 2107 4107 before the Termination Date for card cancellation. Visa Platinum Card will be sent to you as a renewal card regarding this arrangement if we do not receive any notice from you by the Termination Date. You can cancel the card without paying any fee after you receive the renewal card.

For your own interest, if you have authorized to setup the autopay, direct debit authorization, Octopus Automatic Add Value Service or setup of mobile payment card account (if any) linked with the HK Airlines Card, or setup of mobile payment card account, please contact the merchant(s) directly to cancel /alter the payment

arrangements. Please be reminded to repay all outstanding amounts (if any) in the next credit card statement after cancellation of the card(s). For credit balance on the card, please contact our 24-hour Customer Service Hotline on 2107 4107 for further handling. If you do not return the card to the Bank, please duly cut the card in two.

Upon termination of the account by full payment, you have the right, provided you have never defaulted in any payment for a period more than 60 days within 5 years immediately before account termination, to instruct us to request the credit reference agency to delete your account data from its database in accordance with the “Code of Practice on Consumer Credit Data”

If you have any query, please contact our 24-hour Customer Service Hotline on 2107 4107.

Yours faithfully,

Industrial and Commercial Bank of China (Asia) Limited

Reminder:

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.

Remarks:

1. The arrangement is applicable to related supplementary cardholder(s)(if any).

Important Notes of Renewal Credit Card Setting

Some renewal card settings will be reset when your ICBC Hong Kong Airlines Visa Platinum Credit Card and /or supplementary card(s) is/are renewed to the ICBC Visa Platinum Credit Card upon expiry of the ICBC Hong Kong Airlines Visa Platinum Credit Card. Details are as follows:

1. Items remain unchanged

- Credit card number
- Annual Membership Fee

	Principal Card	Supplementary Card
Platinum Card	HK\$1,000	HK\$500

- Credit limit
- Statement and payment due dates
- Account balance
- Recurring payment instruction(s) with merchants/utility companies (e.g. Telephone bill, Insurance, Octopus Add Value Service etc.)(if any)
- Autopay settings for credit card repayments (if any)
- Credit Card Cardholder Agreements (General HKD Credit Card)
- Existing Reward Program - Bonus Point scheme (Applicable to the primary cardholders who have been selected bonus point scheme).

2. Items to be changed

- Credit card expiry date

3. Items to be changed by cardholder (if applicable)

- Mobile payment card account

4. Items to be automatically changed on 17 November 2023

- “Automatic FWC mile conversion” is not applicable (Applicable to the primary cardholders who have been selected automatic FWC mile conversion. Last automatic FWC mile conversion date for FWC mileage will be on 16 November 2023 and related mileage will be credited to Principal Cardholder’s mileage program membership account by Hong Kong Airlines directly in November 2023.

- The bonus point program for the credit card (Every dollar in HKD or RMB spending will entitle to receive 1 bonus point). Air China “PhoenixMiles” and Hong Kong Airlines “Fortune Wings Club Miles” are available to redeem in this program. For details, please refer to ICBC(Asia) official website (Home page of www.icbcasia.com > Cards > Reward Program).

Attention: After your new card activation, your existing card will be terminated immediately. Please cut across the magnetic strip and the chip (if applicable) of the credit card and dispose properly.