



ICBC  **中国工商银行 (亚洲)**

3% cash rebate on WeChat Pay Mainland Wallet for ICBC (Asia) customers

Promotion Period: 22 December 2023 to 21 March 2024 (both dates inclusive)

3% cash rebate on WeChat Pay mainland wallet*

During the Promotion Period, customers who make retail spending in Chinese Mainland with an ICBC Visa Credit Card or ICBC Mastercard Credit Card via WeChat Pay mainland wallet are eligible to enjoy 3% cash rebate for each eligible spending! Each customer can enjoy maximum HK\$300 cash rebate in each phase and maximum HK\$900 cash rebate for the entire Promotion Period!

. *Terms and Conditions apply. For more information, please refer to the terms and conditions below or call ICBC (Asia) Customer Service Hotline at (852) 218 95588 for details.

Terms and Conditions:

Terms and Conditions for 3% cash rebate on WeChat Pay Mainland Wallet

1. The Promotion Period of 3% cash rebate on WeChat Pay Mainland Wallet (“This Reward”) is from 22 December 2023 to 21 March 2024 (both dates inclusive) (the “Promotion Period”), and will be held in 3 phrases. Phase 1 is from 22 December 2023 to 21 January 2024 (both dates inclusive), Phase 2 is from 22 January 2024 to 21 February 2024 (both dates inclusive), Phase 3 is from 22 February 2024 to 21 March 2024 (both dates inclusive).
2. During the Promotion Period, customers who make retail spending in Chinese Mainland with an ICBC Visa Credit Card or ICBC Mastercard Credit Card issued by the Industrial and Commercial Bank of China (Asia) Limited (the “Bank” or ICBC (Asia)), (the “Eligible Credit Card”) via WeChat Pay mainland wallet are eligible to enjoy 3% cash rebate for each eligible spending. Each customer can enjoy maximum HK\$300 cash rebate in each phase and maximum HK\$900 cash rebate for the entire Promotion Period. This Reward is not applicable to Corporate Card.
3. Cash rebate is only valid for transactions in the Chinese mainland via WeChat Pay mainland wallet (made in RMB and made in Chinese mainland).
4. Eligible transaction is based on the date of transaction, all transactions in the Chinese mainland must be made in RMB and made in Chinese mainland within the Promotion Period, and must be posted to account no later than seven days after the Promotion Period. Eligible transactions do not include non-RMB transactions, cash advance, balance transfer, cash installment loan amount / tax loan and personal loan amount / merchant installment loan amount and the repayment amount, reload / transfer of e-wallet (includes but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), donations, purchase of casino chips, gambling transactions, unauthorized transactions, all payment types (including but not limited to credit card charges, cash installment, any financial charges, overdue charges, all account service charges, insurance payment or utilities bills payment through online personal banking service or ATM, tax payment, payment for MPF contribution etc. or other categories as the Bank may determine from time to time in its sole discretion); This Reward is also not applicable to the transactions of supermarkets, fuel, transportation fees, property, motor vehicle, wholesale, hospital and tuition in China etc. (transaction types are determined according to the merchant categories as defined time to time

by Visa and MasterCard and reserves the right to change the merchant categories from time to time, or at its sole discretion of ICBC (Asia) Limited); All transactions not conducted through the merchant card machine are not eligible for This Reward. Transactions which have not been posted, cancelled, refunded or not authorized are not eligible for This Reward. In case of any dispute in relation to the interpretation of the eligible transaction, the decision of the Bank shall be final and conclusive.

5. The cash rebate offered under This Reward will be credited to the principal cardholder's Hong Kong Dollar account of the Eligible Credit Card(s) with the eligible transactions three months after the entire Promotion Period and will be shown in the respective monthly statement.

6. The relevant spending is calculated based on a single Eligible Credit Card, combining the spending of principal card and supplementary card.

7. Customers can only receive the cash rebate offered under This Reward 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 spending in the Chinese mainland.

8. 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 amount cannot be drawn as cash advance, is non-transferable and cannot be offset against Credit Card payment.

9. If customers cancel any transactions which have been counted under This Reward 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.

10. All information and photos are for reference only. The Bank has no liability for any matters relating to any such products, service quality and quantity provided by WeChat Pay mainland wallet merchant.

11. The Bank reserves the right to vary or terminate This Reward at any time and to amend these Terms and Conditions from time to time.

12. 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 ("Hong Kong SAR")) to enforce any part of these Terms and Conditions.

13. 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!

Don't lend or sell your account for a job.

"ICBC (Asia)" or "The Bank" refer to Industrial and Commercial Bank of China (Asia) Limited.