




ICBC Credit Card
Bonus Points Rewards

ICBC

Fabulous Year-Round Privileges
Especially for You



 工銀亞洲

 ICBC(Asia) 

ICBC  中国工商银行 (亚洲)

Discover a world of pleasure with our Bonus Points Rewards Program!
 Spending with ICBC Credit Cards to redeem credit card cash rebate. You can also redeem mileage to get a free air ticket from your accumulated bonus points. What's more, you can give those in need a helping hand by converting bonus points and making a donation to charities.

Item Code 71A - Air China PhoenixMiles

Eligible Credit Card	PhoenixMiles Bonus Point/ Mileage
ICBC Global Travel Platinum MasterCard	6 points = 1 mile
Other ICBC Credit Cards	8 points = 1 mile
ICBC Horoscope Dual Currency Card - UnionPay Platinum, ICBC SUP UnionPay Platinum Credit Card - UnionPay Platinum Card, ICBC SUP Credit Card - UnionPay Platinum Virtual Digital Card	16 points = 1 mile
ICBC Greater Bay Area Dual Currency Credit Card - UnionPay Diamond Card ICBC AXA Credit Cards - Virtual Digital Card ICBC Horoscope Credit Card (Besides ICBC Horoscope Dual Currency Credit Card - UnionPay Platinum Card) ICBC SUP Credit Card - UnionPay Diamond Card ICBC SUP Credit Card - Visa Signature Card ICBC Elite Club Credit Card - Mastercard Platinum Card ICBC Credit Card - Virtual Digital Card	24 points = 1 mile
ICBC Wise Gold Dual Currency Credit Card ICBC Wise Gold Credit Card ICBC Essence Credit Card	32 points = 1 mile

Remark:

*For redemption, Cardholders must be Air China PhoenixMiles member and at least 500 miles or its multiple is required for each redemption.

Item Code 74Q - Credit Card Cash Rebate HK\$100

Points Required 25,000 points
 (The Cash Rebate amount should be in the multiple of HK\$100)

Item Code 71Z - Hong Kong Caritas

Caritas - Hong Kong Charity Donation

Bonus Points Redemption Form

Please complete in English BLOCK letters

Principal Cardholder's Account Details

Only applicable to Principal Cardholder

Principal Cardholder's Name

Principal Cardholder's ICBC Credit Card Account No.

Daytime Tel. No.

Residential Tel. No.

Principal Cardholder's Signature*

Date

*Signature should be same as signature specimen of your ICBC Credit Card. Upon signing of this Redemption Form, you will be bound by the terms and conditions of this "Bonus Points Rewards".

Points Deduction Instruction

I would like to redeem Cash Rebate, and I understand that upon the acceptance of the redemption request, required bonus points will be debited from my ICBC Credit Card Account at once.

	Item	Cash Rebate
Item Code		
Quantity / Amount		
Bonus Points Required (per item)		
Total Bonus Points Required		

Charity Donation

Please refer to the following instruction to convert the bonus points in my designated ICBC Credit Card into cash donation at the rate of 0.5%.

Charity Organization	Item Code	All Bonus Points (Please put a ✓ in appropriate box)	Partial Bonus Points (Please indicate bonus points conversion quantity to appropriate Charity Organization(s))
Caritas-Hong Kong	71Z		Points

Note: The donation receipt at or above HK\$100 will be sent to the credit card statement address (donations are tax-deductible with official receipts)

Mileage Redemption

Membership No.

Air China
"PhoenixMiles"
71A

No. of miles redeemed**

Bonus Points required

Redemption Procedures

1. Please check the Points accumulated in your Principal Card Account by referring to the latest monthly statement.
2. Select the desired items according to the points requirement.
3. Mail or fax in the Redemption Form to ICBC (Asia) Credit Card Centre.
4. Redemption letters will be sent out within 4-6 weeks upon validation of information.

Complete the Redemption Form by filling in the following information:

- Cardholder's name, Credit Card account number and telephone number.
- Item code(s) of selected gift(s), quantity and required points .

By Mail

Industrial and Commercial Bank of China (Asia) Limited,
Credit Card Centre, P.O. Box No. 27,
General Post Office, Hong Kong

By Email:

Email address: service@icbcasia.com

By Fax

Fax No.: 2233 9988

For redemption by fax, please do not re-send by mail to avoid duplication.

Items will be offered on a first-come-first-served basis, while stock lasts.

** For each redemption, minimum 500 miles or its multiple is required.

Terms & Conditions for Bonus Points Redeem

1. By accepting and participating in this reward offer/promotion, you acknowledge that you have fully read and agree to all associated Terms and Conditions.
2. Only principle cardholders of ICBC personal cards or ICBC affinity cards (including but not limited to Hong Kong Dollars ("HKD") and Dual Currency credit cards)(collectively"ICBC Credit Cards") issued by Industrial and Commercial Bank of China (Asia) Limited(the "Bank") are eligible to participate in this Bonus Points Rewards Program(the"Program").
3. The Program is not applicable to Corporate Card.
4. Acceptance of application for redemption of services/mileage/cash rebate under the Program (the "Rewards") is subject to the account(s) under which the redemption is stated to be made being (i.e. up to the date of the application of the Rewards as determined by the date of the postmark of the application) in normal/current status (i.e. not overdue or in collection or cancelled or expired) and there having been no breach by the principal cardholder and the supplementary cardholder of the ICBC Credit Card of any of his/her obligations under the applicable cardholder agreement. All the Rewards are subject to availability and application for the Rewards shall be entertained on a first-come-first-served basis, while stocks last.
5. Provided that the Principal Cardholder has accumulated sufficient and valid Bonus Points (the "Points"), and subject to clause 6 below, there is no limit to the number of Rewards that each Principal Cardholder is entitled to redeem at any one time.
6. Subject to clause 6 below, only the Principal Cardholder is entitled to draw upon the Points accumulated in his or her related Principal or Supplementary ICBC Credit Card Account (the "Card Account"). Supplementary Cardholder is not entitled to redeem the Points.
7. Upon acceptance of the application, the Points shall be deducted from the Card Account specified by the Principal Cardholder. If it is discovered that the designated Card Account does not contain sufficient number of the Points for deduction,the Principal Cardholder shall not be entitled to the related Rewards he/she has applied for, notwithstanding his/her application may have been accepted by the Bank. Acceptance of the application is also subject to clause 2 above. The Principal Cardholder will be notified by mail if his/her application is invalidated and/or rejected.
8. Bonus Points are not applicable to cash advances, balance transfer, cash installment loan amount/tax loan and personal loan amount/ merchant installment loan amount and the repayment amount, purchase/reload/transfer of e-wallet (including but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), Financial Institutions transactions (including but not limited to Securities Brokers and Dealers etc), Octopus Add Value/Automatic Add Value transactions, donations, purchase of casino chips, gambling transactions, unauthorized transactions, autopay transactions, video game arcades/establishments, motion picture theatres, parking lots and garages, automobile rentals, fuel, transportation fees, all payment types (including but not limited to credit card charges, cash installment, any financial charges, overdue charges, all account service charges, telecommunications fees, membership fees, insurance payment or utilities bills payment, charitable/non-profit organization transactions, tax payment, payment for MPF contribution etc. or other categories as ICBC (Asia) may determine from time to time in its sole discretion). Also, the Rewards are not applicable to the transactions of supermarkets, property, motor vehicle, wholesale, hospital, tuition and other related merchants in China etc. (transaction types are determined according to the merchant categories as defined time to time by Visa, Mastercard and UnionPay and reserves the right to change the merchant categories from time to time, or at its sole discretion of Industrial and Commercial Bank of China (Asia) Limited). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.
9. For the following transactions in Hong Kong, every HKD/RMB 1 spent will earn a maximum of 1 point: Transactions of supermarkets/ grocery stores/convenience stores/miscellaneous food shops, property, motor vehicle, wholesale, hospital, tuition, cleaning/maintenance/ janitorial services, advertising services, bakeries/patisseries, fast food restaurants, pharmacies/food services/restaurants, and other related merchants. (Transaction types are determined according to the merchant categories as defined from time to time by Visa, Mastercard, and UnionPay. Industrial and Commercial Bank of China (Asia) Limited reserves the right to change the merchant categories from time to time at its sole discretion.) Clause (9) is excluded from application to ICBC Wise Gold Dual Currency Credit Card, ICBC Wise Gold Credit Card, and ICBC Essence Credit Cards.
10. Eligible transactions outside the scope of Clause (8) and (9) shall accrue rewards points according to the respective credit card category.

11. If ICBC(Asia) suspects any fraudulent conduct by the cardholder, ICBC(Asia) may suspend and/or cancel the cardholder's eligibility to earn or use rewards, as well as their Credit Card privileges. ICBC(Asia) may require the cardholder to submit supporting documentation to determine whether the relevant transaction(s) involve fraudulent conduct. ICBC(Asia) reserves the sole discretion to determine whether the cardholder has engaged in fraudulent conduct or whether a transaction constitutes an Invalid Transaction. Upon confirmation of fraudulent conduct, ICBC(Asia) will immediately revoke the cardholder's reward eligibility and deduct any accrued bonus points from the associated Credit Card without prior notice. If the account lacks sufficient bonus points, ICBC(Asia) will debit an amount equivalent to the value of the fraudulently obtained rewards (calculated at the base redemption rate under the Cash Rebate Programme Terms). ICBC(Asia) further reserves the right to cancel the Credit Card and/or pursue any legal action it deems appropriate.
12. The Bank reserves the rights to change the Points earning rate. The Points earned by the Supplementary ICBC Credit Card will automatically accrue to its respective Principal Card Account. The Points awarded from HKD account and RMB account in Dual Currency credit card will be pooled together for redemption purpose. If the Principal Cardholder has more than 1 Principal Card Account, the Points in each principal Card Account cannot be pooled together for redemption. For cancellation of any card transaction arising from returned goods or services or from billing disputes, the relevant Points awarded from such card transaction will be deducted from the Card Account accordingly. For the Principal Cardholders enjoying the cash rebate in the Program, all cash rebate earned are only meant for future retail spending and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before.
13. The Points earned for Gold Card and Classic Card will be valid for 12 months while the Points earned for the other cards including UnionPay Dual Currency Diamond Card, Visa Signature Card and Platinum Card etc. will be valid for 36 months. The applicable expiry date will be clearly shown on the monthly Card Account statement. After the applicable expiry date, all accumulated expired Points shall be forfeited without further notice.
14. Once a redemption application has been accepted by the Bank, no cancellation, or alteration of such application can be made by the Principal Cardholder. 6 to 8 weeks are required for Rewards redemption.
15. To redeem for the mileage, the Principal Cardholder must be a member of respective airlines' mileage program.
16. Regarding the mileage redemption of Air China Phoenix Miles. For every redemption, a minimum of 500 miles (i.e. 4,000 Points) or its multiple is required, except Air China requires a minimum of 1,000 miles upon first redemption. The Bank reserves the right to change the mileage earning rate. Once converted, the mileage cannot be converted back.
17. The Bank has no liability on the mileage redeemed and any changes or actions taken by respective airlines in relation thereto.
18. Upon the conversion of the Points to mileage, no alteration and cancellation can be made. 4 to 6 weeks are required for mileage redemption. Mileage will be credited to Principal Cardholder's mileage program membership account by respective airlines directly.
19. Mileage redemption shall be further subject to the terms and conditions of airlines. In case of disputes, the decision of respective airlines shall be final.
20. The Bank is not the supplier of any of the Rewards offered to the Principal Cardholder, and will not accept any liability in relation thereto. All representations and warranties relating to quality, design, specification or otherwise set out in this form in respect of such Rewards are made by the respective suppliers/ merchants and the use of the Rewards will be bound by the terms and conditions of the respective suppliers/ merchants.
21. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
22. The Bank has made every effort to ensure all information in this Form is accurate. However, the Bank accepts no responsibility for any error or omission contained therein. The Bank reserves the right to make the final decision if there is any error or omission.
23. All the Rewards featured in this form are valid from 16 March, 2026 to June 30, 2026 (unless specified otherwise)
24. The Rewards shall be terminated immediately upon cessation of the relevant merchant's business.
25. The Bank reserves the right to vary the Program and/or these Terms and Conditions, or to cancel the Program at our discretion at any time without giving you prior notice

26. In case of any dispute arising from the Program, the decision of the Bank shall be final.

27. The Bank reserves the right to make final decision on all questions or disputes regarding eligibility for the Program or the eligibility of the Points for accrual or redemption of Rewards or mileage, cash rebate, and the change option of Rewards.

28. If the English version of these Terms and Conditions does not conform to the Chinese version, the Chinese version shall prevail. "ICBC (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.

If you do not wish to receive our promotional materials, please fill in the following form and send the request to "The Data Protection Officer, ICBC (Asia), 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong". This service is free of charge.

I do not wish to receive any promotional materials from ICBC (Asia).

(Please add in the box)

Name: _____ Date: _____

Account No.: _____ or HKID/Passport No.: _____

For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information. You may also call our Customer Service Hotline 2189 5588 or browse our website WWW.ICBCASIA.COM

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. Don't risk your future for quick money!