

### 有關迎新優惠之條款及細則

適用信用卡:

**ICBC 粵港澳灣區萬事達世界卡 / ICBC 粵港澳灣區銀聯雙幣鑽石卡 / ICBC 宇宙星座 Visa Signature 卡 / ICBC 宇宙星座銀聯雙幣鑽石卡 / ICBC Visa Signature 卡 / ICBC 蘇寧銀聯雙幣白金卡 / ICBC 銀聯雙幣鑽石卡 / ICBC 環球旅行萬事達白金卡**

- 迎新優惠（「迎新優惠」）只適用於即日起至 2020 年 12 月 31 日內(包括最後一天)，成功申請及獲批核由中國工商銀行（亞洲）有限公司（「本行」）所發行的下述指定信用卡（「指定信用卡」）之全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
- 全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求（「認可消費要求」）方可獲享迎新優惠。

| 迎新優惠   | 申請指定信用卡  | 發卡後 2 個月內之認可消費要求                          |
|--|--|---|
| HK\$150 信用卡免找數簽賬額; 或                                     | <ul style="list-style-type: none"> <li>· ICBC 粵港澳灣區萬事達世界卡; 或</li> <li>· ICBC 粵港澳灣區銀聯雙幣鑽石卡;或</li> <li>· ICBC 宇宙星座 Visa Signature 卡;或</li> <li>· ICBC 宇宙星座銀聯雙幣鑽石卡;或</li> <li>· ICBC 宇宙星座銀聯雙幣白金卡;或</li> <li>· ICBC AXA 安盛萬事達白金卡;或</li> <li>· ICBC AXA 銀聯雙幣白金卡;或</li> <li>· ICBC Visa Signature 卡;或</li> <li>· ICBC 銀聯雙幣鑽石卡; 或</li> <li>· ICBC 環球旅行萬事達白金卡;或</li> </ul> | 以相關信用卡簽賬或現金透支滿 HK\$1,500 或 RMB1,500 元     |
| HK\$300 信用卡免找數簽賬額; 或<br>(每張信用卡各 HK\$150 信用卡免找數簽賬額);<br>或 | 同時申請以下其中兩張信用卡：<br><ul style="list-style-type: none"> <li>· ICBC 粵港澳灣區萬事達世界卡；及</li> <li>· ICBC 粵港澳灣區銀聯雙幣鑽石卡</li> <li>· ICBC 宇宙星座 Visa Signature 卡；及</li> <li>· ICBC 宇宙星座銀聯雙幣鑽石卡；</li> <li>· ICBC Visa Pet Signature 卡；及</li> <li>· ICBC 粵港澳灣區銀聯雙幣鑽石卡</li> <li>· ICBC Visa Signature 卡；及</li> <li>· ICBC 蘇寧銀聯雙幣白金卡</li> </ul>  | 以相關信用卡每張各自簽賬或現金透支滿 HK\$1,500 或 RMB1,500 元 |
| 24" 時尚行李喼一個<br>(參考零售價: HK\$980)                          | 同時申請以下其中兩張信用卡：<br><ul style="list-style-type: none"> <li>· ICBC 粵港澳灣區萬事達世界卡；及</li> <li>· ICBC 粵港澳灣區銀聯雙幣鑽石卡</li> <li>· ICBC 宇宙星座 Visa Signature 卡；及</li> <li>· ICBC 宇宙星座銀聯雙幣鑽石卡；</li> <li>· ICBC Visa Pet Signature 卡；及</li> <li>· ICBC 粵港澳灣區銀聯雙幣鑽石卡</li> <li>· ICBC Visa Signature 卡；及</li> <li>· ICBC 蘇寧銀聯雙幣白金卡</li> </ul>  | 以相關信用卡每張各自簽賬或現金透支滿 HK\$1,500 或 RMB1,500 元 |

- 認可消費要求以交易日計算，包括零售簽賬及現金透支。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
- 本行信用卡中心將於符合認可消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。

5. “24” 時尚行李換領信將於符合認可消費要求後 6 至 8 星期後郵寄至申請人的通訊地址。申請人必須集齊兩封換領信，方可獲領上述禮品。如閣下只符合其中一張指定信用卡之認可消費要求，則不能換領上述禮品。有關換領詳情，請參閱換領信。
6. 禮品之供應須視乎其供應量而定。數量有限，先到先得，送完即止。若禮品換罄或已被取代，本行將毋須作另行通知。本行並非獎賞之禮品或服務之供應商，對此獎賞禮品或服務並無作出任何聲明或擔保；因此有關禮品或服務的各方面(包括但不限於質素及供應量)，本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴，持卡人應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束(如適用)。任何有關禮品申索、投訴或糾紛應由持卡人與有關的供應商之間解決。任何持卡人向供應商所作的申索將不會解除其對本行所承擔的付款責任或其他責任。
7. 並非本條款及細則中任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則中任何部分的權利。
8. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
9. 優惠受有關係款及細則約束。
10. 如有任何爭議，本行保留最終決定權。
11. 中英文版本如有歧異，一概以中文版為準。

## ICBC • KMB 銀聯雙幣信用卡

1. 迎新優惠「(迎新優惠)」只適用於即日起至 2020 年 12 月 31 日(包括最後一天)，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的 ICBC • KMB 銀聯雙幣鑽石卡或 ICBC • KMB 銀聯雙幣白金卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
2. 全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

| 迎新優惠                                    | 申請指定信用卡  | 發卡後 2 個月內之認可消費要求                          |
|---|--|---|
| KMB 網上商店<br>HK\$300 購物禮券<br>或<br>九巴版大富翁 | <ul style="list-style-type: none"> <li>• ICBC • KMB 銀聯雙幣鑽石卡或 ICBC • KMB 銀聯雙幣白金卡</li> </ul> | 以相關信用卡每張各自簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元 |

3. 認可消費要求以交易日計算，包括零售簽賬及現金透支。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
4. KMB 網上商店 HK\$300 購物禮券或九巴版大富翁換領信將於符合認可消費要求後 6 至 8 星期後郵寄至申請人的通訊地址。申請人必須憑換領信，方可獲領上述禮品。KMB 網上商店 HK\$300 購物禮券僅適用於 KMB 屬下的網上商店購物，且不可與其他優惠同時使用。
5. 禮品之供應須視乎其供應量而定。數量有限，先到先得，送完即止。若禮品換罄或已被取代，本行將毋須作另行通知。本行並非獎賞之禮品或服務之供應商，對此獎賞禮品或服務並無作出任何聲明或擔保；因此有關禮品或服務的各方面(包括但不限於質素及供應量)，本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴，持卡人應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束(如適用)。任何有關禮品申索、投訴或糾紛應由持卡人與有關的供應商之間解決。任何持卡人向供應商所作的申索將不會解除其對本行所承擔的付款責任或其他責任。
6. 並非本條款及細則中任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則中任何部分的權利。
7. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
8. 優惠受有關條款及細則約束。
9. 如有任何爭議，本行保留最終決定權。
10. 中英文版本如有歧異，一概以中文版為準。

## ICBC | LINE FRIENDS 信用卡

- 迎新優惠「(迎新優惠)」只適用於即日起至 2020 年 12 月 31 日(包括首尾兩天)成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發 ICBC | LINE FRIENDS Visa Signature 卡(CONY 卡面款)及/或 ICBC | LINE FRIENDS 銀聯雙幣鑽石卡(BROWN 卡面款)的主卡申請人。如申請人現在為本行信用卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡),即不可獲享迎新優惠。
- 全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

| 迎新優惠  | 申請指定信用卡  | 發卡後 2 個月內之認可消費要求                          |
|---|--|---|
| 多用途窩夫烘烤機(參考零售價: HK\$880)                            | ICBC   LINE FRIENDS Visa Signature 卡 (CONY 卡面款)  | 以相關信用卡簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元     |
| 台灣麻雀套裝(參考零售價: HK\$1,880)                            | ICBC   LINE FRIENDS 銀聯雙幣鑽石卡 (BROWN 卡面款)  | 以相關信用卡簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元     |
| 多用途窩夫烘烤機(參考零售價: HK\$880); 及台灣麻雀套裝(參考零售價: HK\$1,880) | 同時申請以下兩張信用卡:<br><ul style="list-style-type: none"> <li>ICBC   LINE FRIENDS Visa Signature 卡 (CONY 卡面款)</li> <li>ICBC   LINE FRIENDS 銀聯雙幣鑽石卡 (BROWN 卡面款)</li> </ul> | 以相關信用卡每張各自簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元 |

- 認可消費要求以交易日計算,包括零售簽賬及現金透支。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
- 多用途窩夫烘烤機或/及台灣麻雀套裝換領信將於符合認可消費要求後 6 至 8 星期後郵寄至申請人的通訊地址。如申請人同時申請 ICBC | LINE FRIENDS Visa Signature 卡 (CONY 卡面款)及 ICBC | LINE FRIENDS 銀聯雙幣鑽石卡 (BROWN 卡面款),必須集齊兩封換領信,方可同時換領上述兩款禮品。如閣下只符合其中一張指定信用卡之認可消費要求,則只能換領上述其中一款指定禮品。
- 禮品之供應須視乎其供應量而定。數量有限,先到先得,送完即止。若禮品換罄或已被取代,本行將毋須作另行通知。本行並非獎賞之禮品或服務之供應商,對此獎賞禮品或服務並無作出任何聲明或擔保;因此有關禮品或服務的各方面(包括但不限於質素及供應量),本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴,持卡人應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束(如適用)。任何有關禮品申索、投訴或糾紛應由持卡人與有關的供應商之間解決。任何持卡人向供應商所作的申索將不會解除其對本行所承擔的付款責任或其他責任。
- 並非本條款及細則中任何一方的任何人士或實體,將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則中任何部分的權利。
- 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
- 優惠受有關條款及細則約束。
- 如有任何爭議,本行保留最終決定權。
- 中英文版本如有歧異,一概以中文版為準。

## ICBC 金沙時尚萬事達卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2020 年 12 月 31 日或之前(包括首尾兩天)成功確認由中國工商銀行(亞洲)有限公司(「本行」/「工銀亞洲」)所發 ICBC 金沙時尚萬事達世界卡或 ICBC 金沙時尚萬事達白金卡的全新主卡申請人。全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

| 迎新優惠*   | 確認新卡後 3 個月內之認可消費要求                     |
|---|--|
| 雙人金光飛航頭等艙港澳來回船票；及                                   | 累積簽賬滿 HK\$18,000                       |
| 澳門金沙度假區澳門幣 300 元餐飲禮券, 或 teamLab 入場券 2 張(適用於澳門金沙度假區) |  |
| 澳門威尼斯人或澳門巴黎人免費酒店住宿一晚 (只適用於星期日至星期四)                  | 額外簽賬滿 HK\$30,000 (即合共累積簽賬滿 HK\$48,000) |

2. 持卡人需符合以下條件，方可獲享上述之迎新優惠：  
持卡人必須為新申請持卡人，即由新卡確認日起計，持卡人過去 12 個月內並未持有 ICBC 金沙時尚萬事達卡；此迎新優惠不適用於 ICBC 金沙時尚萬事達卡附屬卡之持卡人；持卡人必須在確認卡後三個月內提供電郵地址予金沙時尚，方可享有上述之迎新優惠，否則此優惠將被取消。
3. 迎新優惠換領事宜由金沙時尚主理，申請人須於批卡後自行到金沙時尚網頁 [www.sandslifestyle.com](http://www.sandslifestyle.com) 管理及使用金沙時尚積分。於認可簽賬期完結後，金沙時尚將於一星期內電郵相關獎賞換領代碼至申請人的登記電郵。所有迎新優惠之電子代碼必須在收取迎新優惠電郵通知日起 3 個月內兌換，否則此優惠將被取消。有關換領詳情及相關之條款及細則，請參閱換領電郵或瀏覽 [www.sandslifestyle.com](http://www.sandslifestyle.com)。
4. 禮品之供應須視乎其供應量而定。數量有限，先到先得，送完即止。若禮品換罄或已被取代，本行將毋須作另行通知。本行並非獎賞之禮品或服務之供應商，對此獎賞禮品或服務並無作出任何聲明或擔保；因此有關禮品或服務的各方面(包括但不限於質素及供應量)，本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴，持卡人應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束(如適用)。任何有關禮品申索、投訴或糾紛應由持卡人與有關的供應商之間解決。任何持卡人向供應商所作的申索將不會解除其對本行所承擔的付款責任或其他責任。
5. 並非本條款及細則中任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則中任何部分的權利。
6. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
7. 優惠受有關係款及細則約束。
8. 如有任何爭議，本行保留最終決定權。
9. 中英文版本如有歧異，一概以中文版為準。



### ICBC AXA 安盛白金卡

- 迎新優惠(「迎新優惠」)只適用於即日起至 2020 年 12 月 31 日(包括首尾兩天)成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發的指定信用卡的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡), 即不可獲享迎新優惠。
- 全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

| 迎新優惠                 | 申請指定信用卡  | 發卡後 2 個月內之認可消費要求                                   |
|----------------------|--|--|
| HK\$300 信用卡免找數簽賬額, 或 | · ICBC AXA 安盛萬事達白金卡; 或<br>· ICBC AXA 安盛銀聯雙幣白金卡     | 以相關信用卡簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元              |
| HK\$600 信用卡免找數簽賬額    | 同時申請<br>· ICBC AXA 安盛萬事達白金卡及<br>ICBC AXA 安盛銀聯雙幣白金卡 | 以相關信用卡 <b>每張</b> 各自簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元 |

- 認可消費要求以交易日計算, 包括零售簽賬及現金透支。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
- 本行之信用卡中心將於符合消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬, 不可用作現金透支或繳付信用卡結欠。
- 並非本條款及細則任何一方的任何人士或實體, 將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
- 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
- 如有任何爭議, 本行保留最終決定權。
- 中英文版本如有歧異, 一概以中文版為準。

### ICBC 蘇寧銀聯雙幣白金卡

- 迎新優惠(「迎新優惠」)只適用於即日起至 2020 年 12 月 31 日(包括最後一天), 成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的 ICBC 蘇寧銀聯雙幣白金信用卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡), 即不可獲享迎新優惠。
- 全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

| 迎新優惠              | 申請指定信用卡          | 發卡後 2 個月內之認可消費要求                          |
|-------------------|------------------|---|
| HK\$300 信用卡免找數簽賬額 | · ICBC 蘇寧銀聯雙幣白金卡 | 以相關信用卡每張各自簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元 |

- 認可消費要求以交易日計算, 包括零售簽賬及現金透支。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
- 本行信用卡中心將於符合認可消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬, 不可用作現金透支或繳付信用卡結欠。
- 並非本條款及細則任何一方的任何人士或實體, 將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
- 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
- 如有任何爭議, 本行保留最終決定權。
- 中英文版本如有歧異, 一概以中文版為準。

### ICBC 長隆銀聯雙幣白金卡 (只適用於透過工銀亞洲直銷團隊申請)

- 迎新優惠(「迎新優惠」)只適用於即日起至 2020 年 12 月 31 日(包括首尾兩天)成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的 ICBC 長隆銀聯雙幣白金卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡), 即不可獲享迎新優惠。
- 全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

| 迎新優惠              | 申請指定信用卡          | 發卡後 2 個月內之認可消費要求                      |
|-------------------|------------------|---------------------------------------|
| HK\$300 信用卡免找數簽賬額 | · ICBC 長隆銀聯雙幣白金卡 | 以相關信用卡每張各自簽賬或現金透支滿 HK\$500 或 RMB500 元 |

- 認可消費要求以交易日計算, 包括零售簽賬及現金透支。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
- 本行信用卡中心將於符合認可消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬, 不可用作現金透支或繳付信用卡結欠。
- 並非本條款及細則任何一方的任何人士或實體, 將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
- 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
- 如有任何爭議, 本行保留最終決定權。
- 中英文版本如有歧異, 一概以中文版為準。

## ICBC 瑞士尊貴理財銀聯雙幣鑽石卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2020 年 12 月 31 日(包括最後一天)，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的 ICBC 瑞士尊貴理財銀聯雙幣鑽石卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
2. 全新信用卡主卡申請人須於發卡後 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

| 迎新優惠              | 申請指定信用卡            | 發卡後 2 個月內之認可消費要求                          |
|-------------------|--------------------|---|
| HK\$300 信用卡免找數簽賬額 | ICBC 瑞士尊貴理財銀聯雙幣鑽石卡 | 以相關信用卡每張各自簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元 |

3. 認可消費要求以交易日計算，包括零售簽賬及現金透支。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
4. 本行信用卡中心將於符合認可消費要求後 6 至 8 星期後將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
5. 並非本條款及細則任何一方的任何人士或實體，將不會擁有於合約(第三者權利)條例(第 623 章)下強制執行本條款及細則任何部分的權利。
6. 本行保留可隨時更改或終止迎新優惠及不時修訂本條款及細則的權利。
7. 如有任何爭議，本行保留最終決定權。
8. 中英文版本如有歧異，一概以中文版為準。

## TERMS & CONDITIONS OF THE WELCOME OFFER

Applicable credit card:

**ICBC Greater Bay Area World Mastercard/ ICBC Greater Bay Area UnionPay Dual Currency Diamond Card/ ICBC Horoscope Visa Signature Card / ICBC Horoscope UnionPay Dual Currency Diamond Card/ ICBC Visa Signature Card/ ICBC Suning UnionPay Dual Currency Platinum Card/ ICBC UnionPay Dual Currency Diamond Card/ ICBC Global Travel Platinum MasterCard**

- The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of the following designated credit card(s) (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Asia Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
- Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling the following Designated Spending Requirement within the first 2 months of new cards issuance.

| Welcome Offer                               | Applying for Designated Credit Card(s)  | Designated Spending Requirement within the first 2 months of new card(s) issuance |
|---|---|---|
| HK\$150 Free Credit Card Spending Limit; OR | <ul style="list-style-type: none"> <li>· ICBC Greater Bay Area World Mastercard; OR</li> <li>· ICBC Greater Bay Area UnionPay Dual Currency Diamond Card; OR</li> <li>· ICBC Horoscope Visa Signature Card; OR</li> <li>· ICBC Horoscope UnionPay Dual Currency Diamond Card; OR</li> <li>· ICBC Horoscope UnionPay Dual Currency Platinum Card</li> <li>· ICBC AXA Platinum Mastercard</li> <li>· ICBC AXA UnionPay Dual Currency Platinum Card</li> <li>· ICBC Visa Signature Card</li> <li>· ICBC UnionPay Dual Currency Diamond Card</li> <li>· ICBC Global Travel Platinum MasterCard</li> </ul> | Accumulate retail spending or cash advance for HK\$/RMB1,500 with the card        |



|  |  |  |
|--|--|--|
| <p>HK\$300 Free Credit Card Spending Limit (HK\$150 Free Credit Card Spending Limit for each card); OR</p> | <p>Concurrently apply any 2 of the following credit card:</p> <ul style="list-style-type: none"> <li>· ICBC Greater Bay Area World Mastercard; AND</li> <li>· ICBC Greater Bay Area UnionPay Dual Currency Diamond Card;</li> <li>· ICBC Horoscope Visa Signature Card; AND</li> <li>· ICBC Horoscope UnionPay Dual Currency Diamond Card;</li> <li>· ICBC Visa Pet Signature Card; AND</li> <li>· ICBC· KMB UnionPay Dual Currency Diamond Card ;</li> <li>· ICBC Visa Signature Card; AND</li> <li>· ICBC Suning UnionPay Dual Currency Platinum Card</li> </ul> | <p>Accumulate retail spending or cash advance for HK\$/RMB1,500 with each card</p> |
| <p>24" Starry Luggage (Suggested retail price: HK\$980)</p>  | <p>Concurrently apply any 2 of the following credit card:</p> <ul style="list-style-type: none"> <li>· ICBC Greater Bay Area World Mastercard; AND</li> <li>· ICBC Greater Bay Area UnionPay Dual Currency Diamond Card;</li> <li>· ICBC Horoscope Visa Signature Card; AND</li> <li>· ICBC Horoscope UnionPay Dual Currency Diamond Card;</li> <li>· ICBC Visa Pet Signature Card; AND</li> <li>· ICBC· KMB UnionPay Dual Currency Diamond Card ;</li> <li>· ICBC Visa Signature Card; AND</li> <li>· ICBC Suning UnionPay Dual Currency Platinum Card</li> </ul> | <p>Accumulate retail spending or cash advance for HK\$/RMB1,500 with each card</p> |

3. The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions.
4. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account after 6 to 8 weeks after the Designated Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
5. Redemption letter(s) of the 24" Starry Luggage will be mailed to the applicant's correspondence address after 6 to 8 weeks after the Spending Requirement is fulfilled. Applicant must collect both redemption letters to redeem the gift above-mentioned. If applicant can only fulfill the Designated Spending Requirement of only one of the Designated Credit Cards, applicant cannot redeem the gift above-mentioned. For redemption details, please refer to the redemption letter.
6. Gift is subject to availability and available on a first-come-first served basis, while stocks last. The Bank will not provide notice of non-availability or substitution. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or 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 product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable). Any claim, complaint, or dispute concerning any gift 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 us.

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7. 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.
  8. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
  9. Offers are subject to the relevant terms and conditions.
  10. In case of any dispute, the decision of the Bank shall be final and conclusive.
  11. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

### ICBC · KMB UnionPay Dual Currency card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of ICBC · KMB UnionPay Dual Currency Diamond Card or ICBC · KMB UnionPay Dual Currency Platinum Card issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Asia Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling the following designated spending requirement (the "Designated Spending Requirement") within the first 2 months of new cards issuance.

| Welcome Offer   | Applying for Designated Credit Card(s)  | Designated Spending Requirement within the first 2 months of new card(s) issuance |
|---|---|---|
| KMB Online Shop<br>Coupon HK\$300<br>OR<br>KMB Monopoly | <ul style="list-style-type: none"> <li>• ICBC · KMB UnionPay Dual Currency Diamond Card; OR</li> <li>• ICBC · KMB UnionPay Dual Currency Platinum Card</li> </ul> | Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card        |

3. The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions.
4. Redemption letter of KMB Online Shop Coupon HK\$300 or KMB Monopoly will be mailed to the applicant' s correspondence address after 6 to 8 weeks after the Spending Requirement is fulfilled. Applicant must collect redemption letter to redeem the gifts above-mentioned. KMB Online Shop Coupon HK\$300 is only applicable to use at KMB Online Shop, this offer cannot be used in conjunction with any other promotions.
5. Gift is subject to availability and available on a first-come-first served basis, while stocks last. The Bank will not provide notice of non-availability or substitution. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or 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 product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable). Any claim, complaint, or dispute concerning any gift 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 us.
6. 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.
7. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
8. Offers are subject to the relevant terms and conditions.
9. In case of any dispute, the decision of the Bank shall be final and conclusive.
10. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

## ICBC | LINE FRIENDS Credit card

- The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of ICBC | LINE FRIENDS Visa Signature Card (CONY card face) and/or ICBC | LINE FRIENDS UnionPay Dual Currency Diamond Card (BROWN card face) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Asia Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
- Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling the following designated spending requirement (the "Designated Spending Requirement") within the first 2 months of new cards issuance.

| Welcome Offer  | Applying for Designated Credit Card(s)  | Designated Spending Requirement within the first 2 months of new card(s) issuance |
|--|---|---|
| Multi-purpose Waffle Maker (Suggested retail price: HK\$880)   | <ul style="list-style-type: none"> <li>ICBC   LINE FRIENDS Visa Signature Card (CONY card face)</li> </ul>  | Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card        |
| Taiwan Mahjong Set (Suggested retail price: HK\$1,880)   | <ul style="list-style-type: none"> <li>ICBC   LINE FRIENDS UnionPay Dual Currency Diamond Card (BROWN card face)</li> </ul>   | Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card        |
| Multi-purpose Waffle Maker (Suggested retail price: HK\$880); and Taiwan Mahjong Set (Suggested retail price: HK\$1,880) | Concurrently apply the following 2 credit cards: <ul style="list-style-type: none"> <li>ICBC   LINE FRIENDS Visa Signature Card</li> <li>ICBC   LINE FRIENDS UnionPay Dual Currency Diamond Card</li> </ul> | Accumulate retail spending or cash advance for HK\$/RMB3,000 with each card       |

- The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions.
- Redemption letter(s) of the Multi-purpose Waffle Maker and Taiwan Mahjong Set will be mailed to the applicant's correspondence address after 6 to 8 weeks after the Spending Requirement is fulfilled. Applicant of both ICBC | LINE FRIENDS Visa Signature Card and ICBC | LINE FRIENDS UnionPay Dual Currency Diamond Card must collect both redemption letters to redeem both of the gifts above-mentioned. If applicant can only fulfill the Designated Spending Requirement of only one of the Designated Credit Cards, applicant can only redeem one of the designated gift above-mentioned. For redemption details, please refer to the redemption letter.
- Gift is subject to availability and available on a first-come-first served basis, while stocks last. The Bank will not provide notice of non-availability or substitution. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or 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 product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable). Any claim, complaint, or dispute concerning any gift 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 us.
- 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.
- The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
- Offers are subject to the relevant terms and conditions.
- In case of any dispute, the decision of the Bank shall be final and conclusive.
- In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

**ICBC | LINE FRIENDS Credit card (SALLY CARD FACE)**

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of ICBC | LINE FRIENDS Visa Signature Card (SALLY card face) and /or ICBC | LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive).
2. Welcome gift version A is only applicable to brand new principal credit card applicants who successfully applied and approved the ICBC | LINE FRIENDS Visa Signature Card (SALLY card face) and /or ICBC | LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face), and who do not holding any ICBC (Asia) credit card or those who have not cancelled any ICBC (Asia) credit card (including Affinity card) within past 6 months.
3. Welcome gift version B is only applicable to existing ICBC |LINE FRIENDS principal card cardholder (Means existing principal card cardholder of ICBC |LINE FRIENDS UnionPay Dual Currency Diamond Card (BROWN card face) or ICBC |LINE FRIENDS Visa Signature Card (CONY card face) and / or ICBC |LINE FRIENDS Visa Signature Card (SALLY card face) or ICBC |LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) who successfully applied and approved the ICBC |LINE FRIENDS Visa Signature Card (SALLY card face) or ICBC |LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) which applicant do not holding now. Applicants will not eligible for this gift if he/she is not an ICBC |LINE FRIENDS credit card existing cardholder as indicated above.

Example of customer who eligible for Welcome gift B:

- 1.Existing Principal card cardholder of ICBC |LINE FRIENDS UnionPay Dual Currency Diamond Card (BROWN card face) or ICBC |LINE FRIENDS Visa Signature Card (CONY card face) or ICBC |LINE FRIENDS Visa Signature Card (SALLY card face), who apply ICBC |LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) will eligible for the Welcome gift B.
- 2.Existing Principal card cardholder of ICBC |LINE FRIENDS UnionPay Dual Currency Diamond Card (BROWN card face) or ICBC |LINE FRIENDS Visa Signature Card (CONY card face) or ICBC |LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face), who apply ICBC |LINE FRIENDS Visa Signature Card (SALLY card face) will eligible for the Welcome gift B.
- 3.Applicants will not eligible for Welcome gift B if he/she is not an ICBC |LINE FRIENDS credit card existing cardholder.
4. Customer can only hold one card for each type of our bank credit card, our bank will also only approve those credit cards which still not issued to customer.
5. Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling the following designated spending requirement (the "Designated Spending Requirement") within the first 2 months of new cards issuance.

New customer who eligible for Welcome gift A:

| Welcome Offer  | Applying for Designated Credit Card(s)  | Designated Spending Requirement within the first 2 months of new card(s) issuance |
|--|---|---|
| SALLY Hotpot<br>(Suggested retail price: HK\$880)  | <ul style="list-style-type: none"> <li>• ICBC   LINE FRIENDS Visa Signature Card (SALLY card face)</li> </ul>   | Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card        |
| SALLY Humidifier<br>(Suggested retail price: HK\$680)  | <ul style="list-style-type: none"> <li>• ICBC   LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)</li> </ul>   | Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card        |
| SALLY Hotpot<br>(Suggested retail price: HK\$880);<br>and<br>SALLY Humidifier<br>(Suggested retail price: HK\$1,880) | Concurrently apply the following 2 credit cards: <ul style="list-style-type: none"> <li>• ICBC   LINE FRIENDS Visa Signature Card (SALLY card face)</li> <li>• ICBC   LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)</li> </ul> | Accumulate retail spending or cash advance for HK\$/RMB3,000 with each card       |

Existing ICBC |LINE FRIENDS customer who eligible for Welcome gift B:

| Welcome Offer   | Applying for Designated Credit Card(s)   | Designated Spending Requirement within the first 2 months of new card(s) issuance |
|---|--|---|
| SALLY Bluetooth (Yellow or Blue)<br>(Suggested retail price: HK\$380)     | <ul style="list-style-type: none"> <li>• ICBC   LINE FRIENDS Visa Signature Card (SALLY card face)<br/>Or</li> <li>ICBC   LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)</li> </ul>    | Accumulate retail spending or cash advance for HK\$/RMB2,000 with the card        |
| SALLY Bluetooth (Yellow and/or Blue)<br>(Suggested retail price: HK\$380) | <ul style="list-style-type: none"> <li>• ICBC   LINE FRIENDS Visa Signature Card (SALLY card face)<br/>And</li> <li>• ICBC   LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)</li> </ul> | Accumulate retail spending or cash advance for HK\$/RMB2,000 with the card        |

6. The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions.
7. If the card applicant makes duplicate application on redeem the full document gift or commits any fraud or abuse in relation to the gift redemption. The Bank reserves the right to charge each principal cardholder the amount equivalent to the full document gift without prior notice.
8. Redemption letter(s) of the SALLY Hotpot and/or SALLY Humidifier and/or SALLY Bluetooth will be mailed to the applicant's correspondence address after 6 to 8 weeks after the Spending Requirement is fulfilled. Applicant of both ICBC | LINE FRIENDS Visa Signature Card and ICBC | LINE FRIENDS UnionPay Dual Currency Diamond Card must collect both redemption letters to redeem both of the gifts above-mentioned. If applicant can only fulfill the Designated Spending Requirement of only one of the Designated Credit Cards, applicant can only redeem one of the designated gift above-mentioned. For redemption details, please refer to the redemption letter.
9. Gift is subject to availability and available on a first-come-first served basis, while stocks last. The Bank will not provide notice of non-availability or substitution. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or 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 product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable). Any claim, complaint, or dispute concerning any gift 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 us.
10. 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.
11. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
12. Offers are subject to the relevant terms and conditions.
13. In case of any dispute, the decision of the Bank shall be final and conclusive.
14. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.



### ICBC Sands Lifestyle Mastercard

- The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants of principal cards of ICBC Sands Lifestyle World Mastercard or ICBC Sands Lifestyle Platinum Mastercard (Designated Credit Card(s) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") who activate their card on or before 31 December 2020 .

| Welcome Offer*  | Designed Spending Requirement within the first 3 months of new card(s) activation ("Designated Spending Requirement") |
|---|---|
| 2 round-trip Cotai Water Jet Cotai First ferry tickets<br><br>(not applicable to Hong Kong Airport route); AND<br>MOP 300 Sands Resort Macao dining voucher, OR<br><br>Two admission tickets to teamLab (valid for use at Sands Resort Macao) | Accumulated Spending of HK\$18,000  |
| A complimentary one night stay at The Venetian Macao or The Parisian Macao (between Sunday and Thursday only)   | Spend <b>an additional</b> HK\$30,000 (with total accumulated spending of HK\$48,000)                                 |

- Successful new applicants of principal card can enjoy the Welcome Offer upon reaching the Designated Spending Requirement within the first 3 months from card activation. Cardholders must meet the following conditions in order to enjoy the above welcome offers: Must be a new cardholder. A new cardholder is defined as any cardholder who has not held ICBC Sands Lifestyle Mastercard within the past 12 months from the date of new card activation; Supplementary cardholders of ICBC Sands Lifestyle Mastercard are not entitled to the welcome offer; Cardholders must provide their email address to Sands Lifestyle within three months from card activation or the welcome offer shall be forfeit.
- Redemption of the Welcome Offer is handled by Sands Lifestyle. Applicants can manage and redeem their Sands Lifestyle Points by logging into their account on [www.sandslifestyle.com](http://www.sandslifestyle.com). Voucher codes will be sent to the applicant's registered email address by Sands Lifestyle within 1 week after the end of Designated Spending Period. All Welcome Offer voucher codes must be redeemed within 3 months upon the date of receiving the redemption email, otherwise the offer will be forfeited. For redemption details and the related terms and conditions, please refer to the redemption email or visit [www.sandslifestyle.com](http://www.sandslifestyle.com).
- The Designated Spending Requirement is determined by its transaction date according to the retail spending, excluding cash advances, 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 type (including but not limited to card account's fees, cash installment, any financial charges, late charges, all account service charges, settlement through online personal banking service or ATM for insurance payment or utilities bills, tax payment, payment for MPF contribution etc, or other categories determined by the Bank from time to time) will not be counted for Designated Spending Requirement purpose.
- 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.
- The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
- Offers are subject to the relevant Terms and Conditions. Please refer [www.icbcasia.com/icbc/sands\\_en](http://www.icbcasia.com/icbc/sands_en) for details.
- In case of any dispute, the decision of the Bank shall be final and conclusive.
- In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the
- Chinese version shall prevail.

### ICBC AXA Platinum Card

- The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of ICBC AXA UnionPay Dual Currency Platinum Card or ICBC AXA Platinum Mastercard (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Asia Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
- Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling Designated Spending Requirement within the first 2 months of new cards issuance.

| Welcome Offer                               | Applying for designated credit card(s)   | Designated Spending Requirement within the first 2 months of new card(s) issuance ("Designated Spending Requirement") |
|---|--|---|
| HK\$300 Free Credit Card Spending Limit; OR | · ICBC AXA UnionPay Dual Currency Platinum Card <u>OR</u> ICBC AXA Platinum Mastercard                               | Accumulate retail spending or cash advance for HK\$/RMB3,000  |
| HK\$600 Free Credit Card Spending Limit     | Concurrently applying for<br>· ICBC AXA UnionPay Dual Currency Platinum Card <u>AND</u> ICBC AXA Platinum Mastercard | Accumulate retail spending or cash advance for HK\$/RMB3,000 <u>with each card</u>                                    |

- The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions.
- Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
- 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.
- The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
- In case of any dispute, the decision of the Bank shall be final and conclusive.
- In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

### ICBC Suning UnionPay Dual Currency Platinum Card

- The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of ICBC Suning UnionPay Dual Currency Platinum Card (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Asia Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
- Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling Designated Spending Requirement within the first 2 months of new cards issuance.

| Welcome Offer                  | Applying for designated credit card(s)             | Designated Spending Requirement within the first 2 months of new card(s) issuance ("Designated Spending Requirement") |
|--------------------------------|--|---|
| HK\$300 Suning Gift Coupon; OR | · ICBC Suning UnionPay Dual Currency Platinum Card | Accumulate retail spending or cash advance for HK\$/RMB3,000  |

- The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions.
- Redemption letter of HK\$300 Suning Gift Coupon will be sent out after 6 to 8 weeks after Cardholders fulfilled the spending requirement. Cardholder should submit eligible redemption letter for redemption at redemption centre. Please refer to the redemption letter for the redemption details. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account after 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
- The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for

or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or 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 product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable).

6. 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.
7. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
8. In case of any dispute, the decision of the Bank shall be final and conclusive.
9. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

#### **ICBC Chimelong Platinum Card (Only apply to application through ICBC (Asia) Direct Sales Team)**

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of ICBC Chimelong UnionPay Dual Currency Platinum Card (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Asia Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling Designated Spending Requirement within the first 2 months of new cards issuance.

| <b>Welcome Offer</b>                        | <b>Applying for designated credit card(s)</b>         | <b>Designated Spending Requirement within the first 2 months of new card(s) issuance ("Designated Spending Requirement")</b> |
|---|---|--|
| HK\$300 Free Credit Card Spending Limit; OR | · ICBC Chimelong UnionPay Dual Currency Platinum Card | Accumulate retail spending or cash advance for HK\$/RMB500   |

3. The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions..
4. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
5. 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.
6. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
7. In case of any dispute, the decision of the Bank shall be final and conclusive.
8. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

**ICBC Swiss Privilege UnionPay Dual Currency Diamond Card**

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of ICBC Swiss Privilege UnionPay Dual Currency Diamond Card (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from now till 31 December 2020 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC Asia Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Welcome Offer.
2. Successful new applicants for principal card can enjoy the Welcome Offer upon fulfilling Designated Spending Requirement within the first 2 months of new cards issuance.

| <b>Welcome Offer</b>                        | <b>Applying for designated credit card(s)</b>              | <b>Designated Spending Requirement within the first 2 months of new card(s) issuance ("Designated Spending Requirement")</b> |
|---|--|--|
| HK\$300 Free Credit Card Spending Limit; OR | · ICBC Swiss Privilege UnionPay Dual Currency Diamond Card | Accumulate retail spending or cash advance for HK\$/RMB3,000   |

3. The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding non- posted/cancelled/cheated/returned or other unauthorized transactions.
4. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account after 6 to 8 weeks after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
5. 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.
6. The Bank reserves the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time.
7. In case of any dispute, the decision of the Bank shall be final and conclusive.
8. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.