

工銀亞洲及中國人壽保險（海外）股份有限公司“ICBC 宇宙星座卡”優惠推廣之條款及細則：

1. 由即日起至 2020 年 12 月 31 日(包括首尾兩天)以網上辦卡渠道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 宇宙星座銀聯雙幣鑽石卡之全新主卡申請人(「全新客戶」)，參與本優惠推廣活動可獲享以下三重獎賞(「獎賞」)。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)，則不可獲享 HK\$150 信用卡免找數簽賬額(「迎新優惠」)。

獎賞	詳情
1.24 吋時尚行李乙個	成功申請及獲批核 ICBC 宇宙星座銀聯雙幣鑽石卡方可獲享 24 吋時尚行李乙個（全新客戶透過本行網上辦卡渠道申請信用卡，並在「銀行人員銷售代碼」欄位輸入「chinalife2020」，方可獲得此獎賞）。
2.簽賬可享 1.5%無上限現金回贈	憑 ICBC 宇宙星座銀聯雙幣鑽石卡於本地及海外簽賬消費，尊享 1.5%現金回贈，港幣及人民幣簽賬將合併計算，人民幣賬項以 1: 1 折算為港幣。回贈金額將於每月計算，每月免費自動兌換現金回贈，誌入港幣賬戶內，並於月結單上顯示。
3.迎新優惠- HK\$150 信用卡免找數簽賬額	全新信用卡主卡持有人須於發卡後 2 個月內以 ICBC 宇宙星座銀聯雙幣鑽石卡交易並符合以下之認可消費要求方可獲享迎新優惠： (發卡後 2 個月內之認可消費要求為簽賬或現金透支達港幣 1,500 元或人民幣 1,500 元)。

2. 積分獎賞及現金回贈不適用於現金透支、結餘轉戶、信用卡現金兌換金額/稅務及私人貸款金額/商戶分期金額及其還款額、電子錢包增值/轉賬交易(包括但不限於 Alipay、PayMe、Tap & Go 及 WeChat Pay)、捐款、購買賭場籌碼、博彩交易、未經許可的簽賬、所有繳費類別(包括但不限於繳付信用卡費用、分期還款計劃、各項財務收費、逾期手續費、所有賬戶服務費、以個人網上銀行及自動櫃員機繳付保險費用或公共事務費用、繳交稅項、強積金供款等；或本行不時決定的交易類別。)；亦不適用於中國內地超市購物、燃油、交通運輸費用、購買物業、汽車、批發、支付醫院費用及繳交學費等交易 (交易類別將根據 VISA/ Master Card/ 銀聯國際不時界定之商戶分類或由中國工商銀行(亞洲)有限公司(「工銀亞洲」)全權酌情決定)；亦不適用於未誌賬/取消/退款/未經授權的交易。

3. 認可消費以交易日計算，包括零售簽賬及現金透支，不適用於未誌賬/取消/退款/未經授權的交易。

4. 24 吋時尚行李喚領信將郵寄至持卡人的通訊地址。持卡人必須出示喚領信，方可獲領上述禮品。

5. 本推廣不得與工銀亞洲網上辦卡渠道的網上遞交申請之推廣優惠一併享用。

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(包括但不限於禮品質素及供應量)，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》(香港法例第 623 章)下強制執行本條款及細則中任何部分的權利。

8. 本行與中國人壽保險(海外)股份有限公司保留毋須在事先通知的情況下可隨時更改、暫停或終止此優惠及不時修訂本條款及細則的權利。

9. 以上迎新優惠及獎賞須受有關條款及細則約束。

10. 如有任何爭議,本行與中國人壽保險(海外)股份有限公司保留最終決定權。

工銀亞洲「友著數計劃」- 信用卡會員推薦計劃

由即日起至 2020 年 4 月 30 日(包括首尾兩天), 現有中國工商銀行(亞洲)有限公司(「本行」)信用卡客戶凡成功推薦*一位親友申請本行所發行的信用卡並成為 ICBC 信用卡主卡持卡人*(可選擇申請 ICBC Visa 卡及/或萬事達卡及/或銀聯雙幣卡, 公司卡除外), 推薦人及受薦人均可各自獲享 HK\$50 信用卡免找數簽賬額。信用卡免找數簽賬額不設上限, 成功推薦愈多, 可獲免找數簽賬額獎賞(「獎賞」)愈多!

* 成功推薦不包括現有信用卡持卡人, 受薦人必須為全新的信用卡客戶。如受薦人現為本行信用卡主卡及/或附屬卡客戶, 或於過往 6 個月內取消任何本行信用卡(包括聯營卡), 則不可獲享任何獎賞。

工銀亞洲「友著數計劃」- 信用卡會員推薦計劃之條款及細則:

1. 工銀亞洲「友著數計劃」(「推薦計劃」)之推廣期由即日起至 2020 年 4 月 30 日(包括首尾兩天)。

2. 推薦人於推廣期內凡成功推薦一位全新主卡持卡人並獲成功批核，即可獲享 HK\$50 信用卡免找數簽賬額；受薦人亦可獲享 HK\$50 信用卡免找數簽賬額，但僅可獲享一次。推薦人必須為現有 ICBC 信用卡持卡人。
3. 成功推薦指受薦之主卡申請人必須於 2020 年 4 月 30 日或之前提交 ICBC 信用卡申請，並於 2020 年 4 月 30 日或之前獲成功批核 ICBC 主卡信用卡。主卡及附屬卡持卡人成功推薦之新主卡會員人數將一併計算。而附屬卡持卡人成功推薦獲得的信用卡免找數簽賬額計算將存入主卡帳戶內。
4. ICBC 信用卡申請只包括本行發出之信用卡，惟不包括公司卡。
5. 受薦人如成功申請多張同品牌的 ICBC 信用卡（包括主卡及附屬卡）均被視作一次推薦計算。
6. 兌換獎賞之金額會於 ICBC 手機銀行「友著數計劃」頁面中「我可兌換的獎賞（HK\$）」顯示，客戶需自行點擊進入兌換獎賞頁面進行兌換。兌換獎賞頁面會顯示成功推薦新客戶數量及可兌換的獎賞金額。點擊「立即獲享」後選擇指定信用卡帳戶即可。本行信用卡中心將於推薦人完成以上兌換獎賞手續後 5 個工作天內將推薦人自行兌換之獎賞存入其指定信用卡帳戶。本行信用卡中心將於 2 個月內將受薦人的獎賞存入其帳戶。受薦人無須啟動信用卡，本行將直接存入獎賞，但受薦人如須使用獎賞，則需啟動信用卡。兌換到的獎賞只可用作日後簽賬，不可用作現金透支或繳付信用卡結欠。有關帳戶必須正常運作，沒有逾期還款紀錄，方可獲享獎賞。本行保留可隨時更改或終止優惠及不時修訂本條款及細則的權利。
7. 所有已遞交之申請，推薦人資料不得更改。推薦計劃不適用於推薦人自我推薦、推薦本行員工、推薦現有 ICBC 信用卡持卡人（包括主卡及附屬卡），如受薦人現

在為本行信用卡主卡及/或附屬卡客戶或於過往 6 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享免找數簽賬額獎賞。

一般條款及細則：

1. 本行員工均不可參加推薦計劃，以示公允。
2. 如有任何爭議，本行保留修改有關條款及細則之權利，而不作另行通知。如有任何爭議，本行保留最終決定權。
3. 條款及細則的中英文版本如有歧異，概以中文版本為準。

Terms and Conditions on Promotion of ICBC Horoscope UnionPay Dual Currency Diamond Card of ICBC (Asia) and China Life Insurance (Overseas) Company Limited

1. From now until 31 December 2020 (both dates inclusive), customer who applies ICBC Horoscope UnionPay Dual Currency Diamond Card issued by Industrial and Commercial Bank of China (Asia)Limited (the“Bank”) by using the online application channel, successful new principal card applicant (the “New Customer”) is eligible to enjoy below 3 steps of Offer (“the Offer”) . Applicant who is an existing ICBC (Asia) Credit Card cardholder or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the HK\$150 Free Credit Card Spending Limit (“the Welcome Offer”).

Offer	Details
1. 24”Starry Luggage	24”Starry Luggage is eligible to customer who successfully applied and being granted ICBC Horoscope UnionPay Dual Currency Diamond Card (New Customer who applies for the credit card by

	using the online application channel and input “chinalife2020” at the column of “Bank Staff Code” can enjoy this extra benefit.)
2.Enjoy spending with 1.5% cash rebate without upper limit	Enjoy 1.5% cash rebate with your ICBC Horoscope UnionPay Dual Currency Diamond Card. HKD & RMB spending will be combined for accumulated transactions amount calculation; RMB¥1 spending will be calculated as a HKD\$1 spending. Rebate amount will be calculated on a monthly basis automatically,it will be credited to the HKD account and shown on the statement.
3.Welcome Offer - HK\$150 Free Credit Card Spending Limit	Successful new principal card holders can enjoy the Welcome Offer upon fulfilling Designated Spending Requirement of ICBC Horoscope UnionPay Dual Currency Diamond Card within the first 2 months of the issuance of the new cards.

2. Bonus point and cash rebate are not applicable to 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 (including 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 credit card charges, cash installment, any financial charges, overdue 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 as determined by the Bank from time to time). Also, the Rewards are not applicable to the transactions made within China at supermarkets, purchase of fuel,

transportation fees, purchase of property, motor vehicle, wholesale payment, payment of hospital fees and tuition fees in China etc. (transaction types are determined according to the merchant categories as defined from time to time by Visa, MasterCard and UnionPay, they reserve the right to change the merchant categories from time to time, or at the sole discretion of Industrial and Commercial Bank of China and (Asia) Limited). Transactions which have not been posted, cancelled, refunded or unauthorized are not eligible for the rewards.

3. The Designated Spending Requirement is determined by its transaction date according to the retail spending and cash advance, excluding any non-posted/cancelled/returned/other unauthorized transactions.

4. Redemption letter(s) of the 24" Starry Luggage will be posted to the card holder 's correspondence address . Card holder must present the redemption letter to redeem the aforesaid gift.

5. The Offer of this promotion cannot be used together with the offer of ICBC online application channel.

6. Redemption of Gift is subject to availability which is on a first-come-first served basis, while stocks last. The Bank will not be responsible to give any notice of unavailability 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 shall have no liability for any matters relating thereto. Cardholder should contact the suppliers direct 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 not relieve such Cardholder from his/her repayment liability or other obligations owed to the Bank.

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 Laws of Hong Kong) to enforce any part of these Terms and Conditions.

8. The Bank and China Life Insurance (Overseas) Company Limited reserve the right to vary or terminate the Welcome Offer at any time and to amend these Terms and Conditions from time to time without prior notice.

9. Above Welcome Offer and Offers are subject to the relevant Terms and Conditions.

10. In case of any dispute, the decision of the Bank and China Life Insurance (Overseas) Company Limited shall be final and conclusive.

ICBC(Asia) Jetso Program-Credit Card Member Referral Program

From 12 March 2020 until 30 April 2020 (both dates inclusive), existing credit card customers of Industrial and Commercial Bank of China (Asia) Limited (the “Bank”) who successfully refer a friend or family member to newly apply for the credit cards issued by the Bank and become the principal cardholder of ICBC credit card (including ICBC Visa Card and/or Mastercard and/or UnionPay Dual Currency Card; excluding corporate card), both the referrer and referee will enjoy HK\$50 Free Credit Card Spending Limit. With no

upper limit on credit card spending limit, the more successful referral(s) you make, the more credit card spending limit (“Rewards”) you reward!

* Successful Referral(s) is not applicable to existing ICBC credit cardholders. The referee should be a new credit card customer. The referee who is an existing ICBC Credit Card principal and / or supplementary cardholder, or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Rewards.

Terms and Conditions of ICBC(Asia) Jetso Program-Credit Card Member Referral Program

1. The Promotion Period of ICBC (Asia) Jetso Program (the “Program”) starts from 12 March 2020 until 30 April 2020 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, Referrer can reward HK\$50 Free Credit Card Spending Limit and Referee can also reward HK\$50 Free Credit Card Spending Limit upon each successful referral and approval for once. The Referrer must be an existing cardholder of ICBC Credit Cards.
3. Successful referral means Referrer refers a Referee to apply for ICBC principal credit card on or before 30 April 2020 and the principal ICBC credit card(s) is(are) successfully approved on or before 30 April 2020. The number of Successful Referral(s) from principal and supplementary cardholder will be combined in calculation. The Rewards of Successful Referral(s) from supplementary cardholders will be credited to the principal card account.

4. The application of ICBC Credit Card only includes credit cards issued by the Bank, excluding Corporate Card.

5. Each Referee who applies for more than one ICBC Credit Card (includes principal and supplementary cards) during the Promotion Period will be counted as one successful referral only.

6. The amount of the redeemable Rewards will be displayed on “My reward (HK\$)” section of “Jetso Program” page in ICBC mobile banking. In order to redeem Rewards, cardholders are required to click and enter the redeem reward page where the number of successful Referral(s) and the amount of redeemable reward can be shown. After clicking “Redeem Immediately”, cardholders only need to decide a credit card account for crediting the Rewards. Our Card Center will credit the Rewards redeemed by cardholders themselves into the designated credit card accounts within 5 working days after completing the above reward redeeming procedure by Referrer. Our Card Center will credit the Rewards within 2 months to Referee’s credit card account. Referee do not have to activate the credit card as the Rewards will be credited to the credit card account directly by the Bank. However, the referee shall activate the credit card if they wish to enjoy the Rewards. Free Credit Card Spending Limit is only valid for spending. The Rewards amount cannot be drawn as cash advance, and is non-transferable and cannot be offset against credit card payment. To be eligible for the Rewards, the ICBC Credit Card account of the cardholders must be still valid and without any late repayment record when the Rewards are credited.

7. The information of Referrer(s) on the submitted application form cannot be changed. The Program is not applicable to self-referring, the Bank staff-referring and existing principal cardholder of ICBC Cards (principal and/or supplementary

card).Referee who is existing ICBC Credit Card principal and / or supplementary cardholder or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months will not be eligible for the Rewards.

General Terms and conditions:

1. The Bank staff is not eligible to participate in the Program.
2. The Bank reserves the right to vary or terminate the Program at any time and to amend the Terms and Conditions from time to time. In case of any discrepancy over the Program, the decision of the Bank shall be final and conclusive.
3. In case of any inconsistency between the English version and Chinese version of the Terms and Conditions, the Chinese version shall prevail.