

**新客戶推廣（「本推廣」）條款及細則：**

**一般條款及細則：**

1. 除另有註明，本推廣不得與中國工商銀行（亞洲）有限公司（「本行」或「工銀亞洲」）其他推廣一併使用。
2. 新客戶推廣（「推廣」）不適用於本行員工。
3. 所有現金回贈不能兌換為其他等值禮物或禮券等。
4. 本行保留可隨時更改或終止推廣及不時修訂本條款及細則的權利，而不作另行通知。
5. 如有任何關於推廣或本條款及細則的爭議，本行保留最終和不可推翻決定權。
6. 本條款及細則之中英文版本如有任何歧異，概以中文版本為準。
7. 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。

**私人銀行新客戶推廣條款及細則：**

1. 中國工商銀行（亞洲）有限公司私人銀行部（「私人銀行」）新客戶推廣之推廣期由 2020 年 4 月 1 日至 9 月 30 日，包括首尾兩天（「私人銀行推廣期」）
2. 合資格私人銀行新客戶（「私人銀行新客戶」）須符合以下指定要求：
  - i) 於私人銀行推廣期內成功開立中國工商銀行（亞洲）有限公司私人銀行賬戶（「私人銀行賬戶」）；及
  - ii) 開戶前 12 個月內不曾持有以個人或聯名名義在工銀亞洲開立任何賬戶（不包括只有信用卡賬戶）的客戶。本行保留對私人銀行新客戶定義的最終詮釋權。
3. 私人銀行新客戶推廣獎賞：私人銀行新客戶申請開立私人銀行賬戶並於開立賬戶月份其後之連續 3 個月內（「私人銀行 3 個月計算期」）維持於本行之每日平均理財總值達以下的指定金額，方可獲得相應的私人銀行新客戶推廣獎賞（「私人銀行獎賞」）：

私人銀行新客戶開戶後首三個月內每日平均理財總值達	私人銀行獎賞
HK\$8,000,000 或以上	每位私人銀行新客戶 HK\$12,000 現金獎賞

4. 每日平均理財總值包括私人銀行新客戶於本行名下的所有存款結餘及投資的市值。若有關每日平均理財總值以外幣進行，本行將以本行指定匯率計算合資格每日平均理財總值。聯名賬戶的理財總值只計算於基本賬戶持有人的理財總值內。
5. 私人銀行新客戶開戶期、私人銀行 3 個月計算期及私人銀行獎賞期細節如下：

私人銀行新客戶開戶期	私人銀行3個月計算期	私人銀行獎賞期
2020年4月1日至30日	2020年5月1日至2020年7月31日	2020年9月末
2020年5月1日至31日	2020年6月1日至2020年8月31日	2020年10月末
2020年6月1日至30日	2020年7月1日至2020年9月30日	2020年11月末
2020年7月1日至31日	2020年8月1日至2020年10月31日	2020年12月末
2020年8月1日至31日	2020年9月1日至2020年11月30日	2021年1月末
2020年9月1日至30日	2020年10月1日至2020年12月31日	2021年2月末
2020年10月1日至31日 (見第6項條款定義)	2020年11月1日至2021年1月31日 (見第6項條款定義)	2021年3月末 (見第7項條款定義)
2020年11月1日至30日 (見第6項條款定義)	2020年12月1日至2021年2月28日 (見第6項條款定義)	2021年4月末 (見第7項條款定義)

6. 如私人銀行新客戶在私人銀行推廣期內填寫及遞交其開立私人銀行賬戶的申請表，惟未能在私人銀行推廣期內完成開戶，而開戶日期是於 2020 年 11 月 30 日或之前，本行仍將以私人銀行 3 個月計算期（見第 5 項條款定義）計算其每日平均理財總值，並以私人銀行推廣方案回贈私人銀行獎賞予私人銀行新客戶。
7. 私人銀行獎賞以現金回贈形式於指定的私人銀行獎賞期（見第 5 項條款定義）存入私人銀行新客戶本人的私人銀行賬戶內的港元儲蓄賬戶。
8. 私人銀行新客戶於本行發放其私人銀行獎賞時，必須仍然持有仍然有效的私人銀行賬戶，方能獲得私人銀行獎賞。

9. 每名私人銀行新客戶只可參加私人銀行新客戶推廣一次。聯名私人銀行賬戶以一戶私人銀行賬戶計算。
10. 以上私人銀行新客戶推廣及私人銀行獎賞均受「中國工商銀行(亞洲) 有限公司 綜合條款及條件-銀行服務」約束。

**New Customer Promotion (“Promotion”) Terms and Conditions:**

**General Terms and Conditions:**

1. Unless otherwise mentioned, the Promotion cannot be used in conjunction with other promotional offers organized by Industrial and Commercial Bank of China (Asia) Limited (the “Bank” or “ICBC(Asia)”).
2. The New Customer Promotion (the “Promotion”) is not applicable to the staff of the Bank.
3. All cash rebate cannot be exchanged for other gift or voucher.
4. The Bank reserves the right to vary and/or terminate the Promotion at any time and to amend these Terms and Conditions from time to time without prior notice.
5. In case of any dispute of the Promotion or the Terms and Conditions, the decision of the Bank shall be final and conclusive.
6. In case of any discrepancy between the Chinese and English versions of the Terms and Conditions, the Chinese version shall apply and prevail.
7. 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, Laws of Hong Kong) to enforce any part of these Terms and Conditions.

**Private Bank New Customer Promotion Terms and Conditions**

1. Industrial and Commercial Bank of China (Asia) Limited Private Banking Department (the “Private Bank”) New Customer Promotion Period is from 1 April 2020 to 30 September 2020, both dates inclusive (the “Private Bank Promotion Period”).
2. Eligible Private Bank New Customers (the “Private Bank New Customer”) shall fulfill the following requirements:
  - I) Successfully open ICBC (Asia) Private Banking account (the “Private Bank Account”) within the Private Bank Promotion Period; AND
  - II) Do not hold any sole-named or joint-named account of the Bank (except credit card account) within 12 months preceding the date of the Private Bank Account opening. The Bank reserves the final right to interpret the definition of Private Bank New Customer.
3. The Private Bank New Customer Promotion Reward: Private Bank New Customer who successfully opens Private Bank Account during the Private Bank Promotion Period and maintain an average daily Total Liquid Assets (“TLA”) of the below mentioned amount for the first 3 consecutive months immediately after account opening (the “Private Bank 3 months’ Calculation Period”) can enjoy the corresponding Private Bank New Customer Reward (“Private Bank Reward”):

Average Daily Total Liquid Assets for 3 consecutive months immediately after account opening	Private Bank Reward
HK\$8,000,000 or above	HK\$12,000 cash rebate for each Private Bank New Customer

4. Average daily TLA includes all deposit balances and the market value of investments of the Private Bank New Customer in the Bank. If the relevant average daily TLA amount is in a currency other than Hong Kong Dollar, the TLA amount will be calculated based on the Bank predetermined exchange rate. TLA of joint-name account will be counted as the TLA of the primary account holder only.
5. Private Bank Account Opening Period, Private Bank 3 months’ Calculation Period and Private Bank Reward Period are as follows:

Private Bank Account Opening Period	Private Bank 3 months' Calculation Period	Private Bank Reward Period
1-30 April 2020	1 May – 31 July 2020	End of September 2020
1-31 May 2020	1 June – 31 August 2020	End of October 2020
1-30 June 2020	1 July – 30 September 2020	End of November 2020
1-31 July 2020	1 August – 31 October 2020	End of December 2020
1-31 August 2020	1 September – 30 November 2020	End of January 2021
1-30 September 2020	1 October – 31 December 2020	End of February 2021
1-31 October 2020 (as defined in clause 6)	1 November 2020 – 31 January 2021 (as defined in clause 6)	End of March 2021 (as defined in clause 7)
1-30 November 2020 (as defined in clause 6)	1 December 2020 – 28 February 2021 (as defined in clause 6)	End of April 2021 (as defined in clause 7)

6. In the event that the Private Bank New Customer fills in and submits the accounts application form for his/her Private Bank Account within the Private Bank Promotion Period, yet the account is only opened after the Private Bank Promotion Period and on or before 30 November 2020, the Bank will still calculate his/her TLA according to the Private Bank 3 month's Calculation Period (as defined in clause 5) for the Private Bank Reward which the Private Bank New Customer will be awarded.
7. Private Bank Reward in form of cash rebate will be deposited to the HKD Saving Account under the Private Bank Account of the Private Bank New Customer during the designated Private Bank Reward Period (as defined in clause 5).
8. The Private Bank New Customer must still hold a valid Private Bank Account when the Bank deposits the Private Bank Reward .
9. Each Private Bank New Customer is only eligible to participate in the Private Bank New Customer Promotion once only. Joint-named Private Bank Account will be counted as one Private Bank Account only.
10. The Private Bank New Customer Promotion and Private Bank Reward are bound by the Master Terms and Conditions - Banking Services issued by Industrial and Commercial Bank of China(Asia) Limited.