

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 宇宙星座銀聯雙幣白金卡 / ICBC Visa Signature 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 2021 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"> · ICBC 粵港澳灣區萬事達世界卡; 或 · ICBC 粵港澳灣區銀聯雙幣鑽石卡;或 · ICBC 宇宙星座 Visa Signature 卡;或 · ICBC 宇宙星座銀聯雙幣鑽石卡;或 · ICBC 宇宙星座銀聯雙幣白金卡;或 · ICBC Visa Signature 卡;或 · ICBC 銀聯雙幣鑽石卡; 或 · ICBC 環球旅行萬事達白金卡 	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 (每張信用卡各 HK\$150 信用卡免找數簽賬額); 或	同時申請以下其中兩張信用卡： <ul style="list-style-type: none"> · ICBC 粵港澳灣區萬事達世界卡; 及 · ICBC 粵港澳灣區銀聯雙幣鑽石卡;及 · ICBC 宇宙星座 Visa Signature 卡;及 · ICBC 宇宙星座銀聯雙幣鑽石卡;及 · ICBC 宇宙星座銀聯雙幣白金卡;及 · ICBC Visa Signature 卡;及 · ICBC 銀聯雙幣鑽石卡; 及 · ICBC 環球旅行萬事達白金卡 	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" 時尚行李嚮一個 (參考零售價: HK\$980)		

- 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. 優惠受有關條款及細則約束。
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 2021 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 HK\$300 購物禮券 或 九巴版大富翁	<ul style="list-style-type: none"> • ICBC • KMB 銀聯雙幣鑽石卡或 ICBC • KMB 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

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

1. 迎新禮遇(「迎新禮遇」)只適用於即日起至 2021 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 LINE | FRIENDS Visa Signature 卡(SALLY 卡面款)及/或 ICBC | LINE FRIENDS 銀聯雙幣鑽石卡(SALLY 卡面款)(「指定信用卡」)之主卡申請人。
2. A 款迎新禮遇只適用於本行全新信用卡主卡申請人並成功申請及獲批核 ICBC LINE FRIENDS Visa Signature 卡(SALLY 卡面款)及/或 ICBC LINE FRIENDS 銀聯雙幣鑽石卡(SALLY 卡面款)，並於過往 6 個月內沒有持有或取消本行任何信用卡(包括聯營卡)。
3. B 款迎新禮遇只適用於本行現有 LINE | FRIENDS 信用卡之主卡持卡人(即為現有 ICBC | LINE FRIENDS 銀聯雙幣鑽石卡(BROWN 卡面款)或 ICBC | LINE FRIENDS Visa Signature 卡(CONY 卡面款)或 ICBC | LINE FRIENDS Visa Signature 卡(SALLY 卡面款)或 ICBC LINEFRIENDS 銀聯雙幣鑽石卡(SALLY 卡面款)之主卡持卡人，成功申請及獲批核申請人現未擁有之 ICBC LINE FRIENDS Visa Signature 卡(SALLY 卡面款)或 ICBC LINE FRIENDS 銀聯雙幣鑽石卡(SALLY 卡面款)。如申請人現非為上述之 ICBC LINE FRIENDS 信用卡主卡持卡人，即不可獲享此款迎新禮遇。

可獲享 B 款迎新禮遇之客戶例子：

1. ICBC LINE FRIENDS 銀聯雙幣鑽石卡(BROWN 卡面款)或 ICBC LINEFRIENDS Visa Signature 卡(CONY 卡面款)或 ICBC LINE FRIENDS Visa Signature 卡(SALLY 卡面款)之現有主卡持卡人，可申請 ICBC LINE FRIENDS 銀聯雙幣鑽石卡(SALLY 卡面款)以獲享 B 款迎新禮遇。
2. ICBC LINE FRIENDS 銀聯雙幣鑽石卡(BROWN 卡面款)或 ICBC LINE FRIENDS Visa Signature 卡(CONY 卡面款)或 ICBC LINE FRIENDS 銀聯雙幣鑽石卡(SALLY 卡面款)之現有主卡持卡人，可申請 ICBC LINEFRIENDS Visa Signature 卡(SALLY 卡面款)以獲享 B 款迎新禮遇。
3. 如現並沒擁有任何 ICBC LINE FRIENDS 卡，即不可獲享 B 款迎新禮遇。
4. 本行每款信用卡客戶只可擁有一張，本行亦將只批核客戶現未擁有之信用卡。
5. 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」)方可獲享迎新禮遇。

全新客戶可享 A 款迎新禮遇：

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
SALLY 火鍋電熱爐 (參考零售價：HK\$880)	ICBC LINE FRIENDS Visa Signature 卡 (SALLY 卡面款)	以相關信用卡簽賬 或現金透支滿港幣 3,000 元或人民幣 3,000 元
SALLY 加濕器 (參考零售價：HK\$680)	ICBC LINE FRIENDS 銀聯雙幣鑽石卡 (SALLY 卡面款)	以相關信用卡簽賬 或現金透支滿港幣 3,000 元或人民幣 3,000 元
SALLY 火鍋電熱爐 (參考零售價：HK\$880)； 及 SALLY 加濕器 (參考零售價：HK\$680)	同時申請以下兩張信用卡： • ICBC LINE FRIENDS Visa Signature 卡 (SALLY 卡面款) • ICBC LINE FRIENDS 銀聯雙幣鑽石卡 (SALLY 卡面款)	以相關信用卡每張 各自簽賬或現金透 支滿港幣 3,000 元 或人民幣 3,000 元

現有 ICBC LINE FRIENDS 信用卡客戶可享 B 款迎新禮遇：

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
SALLY 藍牙喇叭 1 個 (黃色或藍色) (參考零售價：HK\$380)	<ul style="list-style-type: none"> ICBC LINE FRIENDS Visa Signature 卡 (SALLY 卡面款)； 或 ICBC LINE FRIENDS 銀聯雙幣鑽石卡 	以相關信用卡簽賬或現金透支滿港幣 2,000 元或人民幣 2,000 元
SALLY 藍牙喇叭 2 個 (黃色或藍色) (參考零售價：HK\$380)	<ul style="list-style-type: none"> ICBC LINE FRIENDS Visa Signature 卡 (SALLY 卡面款)； 及 ICBC LINE FRIENDS 銀聯雙幣鑽石卡 	以相關信用卡各自簽賬或現金透支滿港幣 2,000 元或人民幣 2,000 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。
- 如信用卡申請人重複申請以換領齊文件禮品或對此推廣涉及任何詐騙行為，本行有權向每位主卡持卡人收取齊文件禮品同等價值之費用而毋須事前通知。
- SALLY 火鍋電熱爐及/或 SALLY 放濕器及/或 SALLY 藍芽喇叭換領信**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 卡及 ICBC LINE FRIENDS 銀聯雙幣鑽石卡，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，則只能換領該指定信用卡所尊享之迎新禮品。
- 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「理財金賬戶」萬事達卡

1. ICBC「理財金賬戶」萬事達卡世界卡及 ICBC「理財金賬戶」萬事達卡白金卡主卡申請人必須為十八歲之香港居民及必須持有工銀亞洲「理財金賬戶」之綜合戶口。ICBC「理財金賬戶」萬事達卡世界卡及 ICBC「理財金賬戶」萬事達卡白金卡乃專為工銀亞洲「理財金賬戶」客戶而設；若申請人取消工銀亞洲「理財金賬戶」戶口，ICBC「理財金賬戶」萬事達卡世界卡及/或 ICBC「理財金賬戶」萬事達卡白金卡亦將無效，相關之專有優惠亦不適用。請注意，ICBC「理財金賬戶」萬事達卡世界卡只供獲邀請之人士申請。
2. 迎新優惠「(迎新優惠)」只適用 2021 年 7 月 5 日至 2021 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「理財金賬戶」萬事達卡世界卡或 ICBC「理財金賬戶」萬事達卡白金卡(「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。
3. 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 個月內之認可簽賬要求
HK\$300 信用卡免找數簽賬額	<ul style="list-style-type: none"> • ICBC「理財金賬戶」萬事達卡世界卡或 ICBC「理財金賬戶」萬事達卡白金卡 	客戶須於發卡後 2 個月內使用 ICBC「理財金賬戶」萬事達卡世界卡或 ICBC「理財金賬戶」萬事達卡白金卡簽賬或現金透支一次，方可享有關迎新優惠

4. 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。
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. 優惠受有關條款及細則約束。
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

1. 迎新優惠「(迎新優惠)」只適用於即日起至 2021 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。
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，或	<ul style="list-style-type: none"> • ICBC AXA 安盛萬事達白金卡；或 • 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 <ul style="list-style-type: none"> • ICBC AXA 安盛萬事達白金卡及 ICBC AXA 安盛銀聯雙幣白金卡 	以相關信用卡 <u>每張</u> 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。
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。

ICBC 蘇寧銀聯雙幣白金卡

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2021 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。
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 蘇寧禮券	· 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

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。

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)

1. 迎新優惠(「迎新優惠」)只適用於即日起至 2021 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。
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 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

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。

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 2021 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 Horoscope UnionPay Dual Currency Platinum Card/ ICBC Visa Signature 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 2021 (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"> • ICBC Greater Bay Area World Mastercard; OR • ICBC Greater Bay Area UnionPay Dual Currency Diamond Card; OR • ICBC Horoscope Visa Signature Card; OR • ICBC Horoscope UnionPay Dual Currency Diamond Card; OR • ICBC Horoscope UnionPay Dual Currency Platinum Card; OR • ICBC Visa Signature Card ; OR • ICBC UnionPay Dual Currency Diamond Card ; OR • ICBC Global Travel Platinum MasterCard 	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"> · ICBC Greater Bay Area World Mastercard; AND · ICBC Greater Bay Area UnionPay Dual Currency Diamond Card; AND · ICBC Horoscope Visa Signature Card; AND · ICBC Horoscope UnionPay Dual Currency Diamond Card; AND · ICBC Horoscope UnionPay Dual Currency Platinum Card; AND · ICBC Visa Signature Card; AND · ICBC UnionPay Dual Currency Diamond Card ; AND · ICBC Global Travel Platinum MasterCard 	<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>		

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 2021 (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 Coupon HK\$300 OR KMB Monopoly	<ul style="list-style-type: none"> • ICBC · KMB UnionPay Dual Currency Diamond Card; OR • ICBC · KMB UnionPay Dual Currency Platinum Card 	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

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 2021 (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 (Suggested retail price:HK\$880)	ICBC LINE FRIENDS Visa Signature Card (SALLY card face)	Accumulate retail spending or cash advance for HKD/RMB3,000 with the card
SALLY Humidifier (Suggested retail price:HK\$680)	ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)	Accumulate retail spending or cash advance for HKD/RMB3,000 with the card
SALLY Hotpot (Suggested retail price:HK\$880); and SALLY Humidifier (Suggested retail price:HK\$680)	Concurrently apply the following 2 credit cards: • ICBC LINE FRIENDS Visa Signature Card (SALLY card face) • ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)	Accumulate retail spending or cash advance for HKD/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
One SALLY Bluetooth (Yellow or Blue) (Suggested retail price: HK\$380)	• ICBC LINE FRIENDS Visa Signature Card (SALLY card face) Or ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)	Accumulate retail spending or cash advance for HKD/RMB2,000 with the card
Two SALLY Bluetooth (Yellow or Blue) (Suggested retail price:HK\$380)	• ICBC LINE FRIENDS Visa Signature Card (SALLY card face) And • ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face)	Accumulate retail spending or cash advance for HKD/RMB2,000 with each 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 | 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 2021 (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 (Suggested retail price: HK\$880)	<ul style="list-style-type: none"> • ICBC LINE FRIENDS Visa Signature Card (SALLY card face) 	Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card
SALLY Humidifier (Suggested retail price: HK\$680)	<ul style="list-style-type: none"> • ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) 	Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card
SALLY Hotpot (Suggested retail price: HK\$880); and SALLY Humidifier (Suggested retail price: HK\$1,880)	Concurrently apply the following 2 credit cards: <ul style="list-style-type: none"> • ICBC LINE FRIENDS Visa Signature Card (SALLY card face) • ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) 	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) (Suggested retail price: HK\$380)	<ul style="list-style-type: none"> • ICBC LINE FRIENDS Visa Signature Card (SALLY card face) Or ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) 	Accumulate retail spending or cash advance for HK\$/RMB2,000 with the card
SALLY Bluetooth (Yellow and/or Blue) (Suggested retail price: HK\$380)	<ul style="list-style-type: none"> • ICBC LINE FRIENDS Visa Signature Card (SALLY card face) And • ICBC LINE FRIENDS UnionPay Dual Currency Diamond Card (SALLY card face) 	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 "Elite Club" Mastercard

- Principal card applicant of ICBC "Elite Club" Mastercard World Card and ICBC "Elite Club" Mastercard Platinum Card must be Hong Kong resident over 18 years of age and must hold an integrated account of ICBC (Asia) "Elite Club". ICBC "Elite Club" Mastercard World Card and ICBC "Elite Club" Mastercard Platinum Card are offered to ICBC (Asia) "Elite Club" customers only. In case of cancellation of the ICBC (Asia) "Elite Club" account, ICBC "Elite Club" Mastercard World Card and / or ICBC "Elite Club" Mastercard Platinum Card will become invalid, and those exclusive offers that can be enjoyed through the card(s) will also be no longer available. Please note that the ICBC "Elite Club" Mastercard World Card is only available to invited persons to apply.
- The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of ICBC "Elite Club" Mastercard World Card and ICBC "Elite Club" Mastercard 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 5 July 2021 till 31 December 2021 (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
HK\$300 Free Credit Card Spending Limit;	ICBC "Elite Club" Mastercard World Card or ICBC "Elite Club" Mastercard Platinum Card	To be entitled to the relevant welcome offer, customers are required to make retail spending or cash advance with ICBC "Elite Club" Mastercard World Card or ICBC "Elite Club" Mastercard Platinum Card once within the first 2 months of new card issuance.

- 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.
- 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 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 2021 (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 · 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 2021 (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	· 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).
- 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 Chimelong Platinum Card (Only apply to application through ICBC (Asia) Direct Sales Team)

- 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 2021 (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 Chimelong UnionPay Dual Currency Platinum Card	Accumulate retail spending or cash advance for HK\$/RMB500

- 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 Swiss Privilege UnionPay Dual Currency Diamond Card

- 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 2021 (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 Swiss Privilege UnionPay Dual Currency Diamond 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.
- 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.
- 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.