

ICBC 電子卡迎新優惠條款及細則

適用 ICBC 電子卡:

ICBC 聯合出版銀聯雙幣虛擬電子信用卡

- 申請禮品(「申請禮品」)只適用於 2023 年 7 月 10 日起至 2023 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 聯合出版銀聯雙幣虛擬電子信用卡(「指定信用卡」)主卡申請人。如客戶同時經本行任何渠道申請並獲批核多張 ICBC 聯合出版信用卡, 每位客戶亦只可獲取首張 ICBC 聯合出版銀聯信用卡之申請禮品 1 次。
- 卡啟禮品(「卡啟禮品」)及/或迎新優惠(「迎新優惠」)只適用於 2023 年 7 月 10 日起至 2023 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 聯合出版銀聯雙幣虛擬電子信用卡(「指定信用卡」)之主卡申請人。如客戶同時經本行任何渠道申請並獲批核多張 ICBC 聯合出版信用卡並符合認可消費要求, 每位客戶亦只可獲取首張 ICBC 聯合出版銀聯信用卡之卡啟禮品及/或迎新優惠各 1 次。
- 信用卡主卡申請人(「持卡人」)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。

優惠及禮品	ICBC 虛擬電子信用卡	發放禮品要求
申請禮品: 港幣 100 元聯合新零售 電子文化禮券	ICBC 聯合出版銀聯雙幣虛擬電子信用卡	成功申請並獲批核
卡啟禮品: 港幣 200 元信用卡免找數簽賬額		發卡後 2 個月內之以相關信用卡簽賬或現金透支滿港幣或人民幣 200 元
迎新優惠: 港幣 200 元聯合新零售 電子文化禮券		發卡後 2 個月內之以相關信用卡簽賬或現金透支滿港幣或人民幣 1,500 元

申請禮品及迎新優惠將於持卡人符合上述發放禮品要求後 6 至 8 星期內以電郵形式傳送予閣下。聯合新零售電子文化禮券適用於三聯書店、中華書局、商務印書館各香港門市及「一本」(流動應用程式、網頁)用以購買商品, 相關使用條件及要求以商戶規定為準。如欲獲享申請禮品、迎新優惠或其他推廣優惠(如有), 持卡人必須成為「一本@SUPER Card 會員」, 並需於此申請表填寫電郵地址。聯合新零售電子文化禮券有效期為一年, 逾期無效, 並不可兌換現金及或其他禮品。閣下一經申請此信用卡, 即等同授權我行有權將閣下的電郵地址提供予聯合出版集團以確認閣下之會籍資格, 以作獎賞用途。

- 本行信用卡中心將於符合認可消費要求後 6 至 8 星期內將卡啟禮品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。本行員工不可獲享卡啟禮品。主卡及附屬卡的消費將合併計算。
- 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/退款/未經授權的交易。
- 如客戶重複領取迎新優惠、符合消費要求的相關交易無論因何種理由已被取消或於發卡後 12 個月內取消主卡賬戶, 銀行保留毋須事先通知的情況下從其信用卡賬戶內扣除所獲領迎新優惠的價值的權利, 價值視乎禮品參考零售價或免找數簽賬額。

6. 申請禮品及迎新優惠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》(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. 本行保留可隨時更改或終止申請禮品及或迎新優惠及不時修訂本條款及細則的權利。
9. 迎新優惠須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。

適用 ICBC 電子卡:

ICBC 粵港澳灣區銀聯雙幣虛擬電子信用卡/ICBC 粵港澳灣區萬事達虛擬電子信用卡/ICBC Visa 虛擬電子信用卡/ICBC AXA 安盛銀聯雙幣虛擬電子信用卡/ICBC AXA 安盛萬事達虛擬電子信用卡/ICBC 聯合出版銀聯雙幣虛擬電子信用卡

1. 迎新優惠(「迎新優惠」)只適用於 2023 年 5 月 9 日至 2023 年 12 月 30 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」)所發行的下述指定 ICBC 虛擬電子信用卡(「ICBC 電子卡」)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。
2. 申請人經網上成功申請本行 ICBC 電子卡及獲批核後，每張 ICBC 電子卡將合資格獲取 HK\$50 ICBC 電子卡免找數簽賬額。
3. 本行信用卡中心將於 6 至 8 星期內將 ICBC 電子卡免找數簽賬額存入有關 ICBC 電子卡賬戶內。ICBC 電子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 ICBC 電子卡結欠。
4. 即使同時經我行網上申請多張信用卡，每位申請人只可獲取於我行申請及獲批核之首兩張信用卡(包括實體卡及 ICBC 電子卡)之網上遞交申請禮品。
5. 如客戶重複領取迎新優惠、符合消費要求的相關交易無論因何種理由已被取消或於發卡後 12 個月內取消主卡賬戶，銀行保留毋須事先通知的情況下從其信用卡賬戶內扣除所獲領迎新優惠的價值的權利，價值視乎禮品參考零售價或免找數簽賬額。
6. 全新 ICBC 電子卡主卡申請人須於發卡後 2 個月內以指定電子卡符合以下之要求(「認」)方可獲享優惠。

迎新/申請優惠	ICBC 虛擬電子信用卡	發放禮品要求
HK\$150 ICBC 電子卡免找數簽賬額	ICBC 粵港澳灣區銀聯雙幣 虛擬電子信用卡 或 ICBC 粵港澳灣區萬事達虛 擬電子信用卡 或 ICBC Visa 虛擬電子信用卡	以相關 ICBC 電子卡於發 卡後 2 個月內之認可消費 要求簽賬滿 HK\$1,500 或 RMB1,500 元
HK\$300 ICBC 電子卡免找數簽賬額	ICBC AXA 安盛銀聯雙幣虛 擬電子信用卡 或 ICBC AXA 安盛萬事達虛擬 電子信用卡	以 ICBC AXA 安盛虛擬電 子信用卡於發卡後 2 個月 內之簽賬滿 HK\$3,000 或 RMB3,000 元

7. 認可消費要求以交易日計算，包括零售簽賬。不適用於未誌賬/取消/欺詐/退款/未經授權之交易。
8. 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。
9. 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。
10. 迎新優惠受有關條款及細則約束。
11. 如有任何爭議，本行保留最終決定權。
12. 中英文版本如有歧異，一概以中文版為準。

Terms and Conditions of the Welcome Offer for ICBC Digital Card

Applicable ICBC Digital Cards:

ICBC SUP UnionPay Dual Currency Virtual Digital Credit Card

1. The Application Gift is only applicable to applicants who successfully applied and got approval for principal card of ICBC SUP UnionPay Dual Currency Platinum Card or ICBC SUP UnionPay Dual Currency Diamond Card or ICBC SUP UnionPay Virtual Digital Credit Card (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made from 10 July 2023 till 31 December 2023 (both dates inclusive). Each customer shall only be entitled to receive one Application Gift for their first ICBC SUP UnionPay credit card, notwithstanding the number of successful credit card applications being made via any channels and the designated spending requirement of each of the credit cards being fulfilled.
2. Card Activation Gift ("Card Activation Gift") and/or Welcome Gift ("Welcome Offer") are only applicable to applicants who successfully applied and got approval for principal card of ICBC SUP UnionPay Dual Currency Platinum Card or ICBC SUP UnionPay Dual Currency Diamond Card (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made from 10 July 2023 till 31 December 2023 (both dates inclusive). Each Applicant may only receive one Card Activation Gift and/or one Welcome Offer, notwithstanding the number of successful credit card applications being made via for their first ICBC SUP UnionPay Credit Card any channels and approved by the Bank and the designated spending requirement of each of the credit cards being fulfilled.
3. Successful new applicants for principal card ("Cardholder") can enjoy the Welcome Offer upon fulfilling the following designated spending requirement (the "Designated Spending Requirement") within the first 2 months of new card issuance.

Welcome Offer/ Application gift	ICBC Virtual Digital Card	Gift Offer Requirement
Application Gift: HK\$100 SUP Retail eVoucher	ICBC SUP UnionPay Dual Currency Virtual Digital Credit Card	Successfully applied and got approved
Card Activation Gift: HK\$200 Free Credit Card Spending Limit		Accumulate retail spending or cash advance for HK\$/RMB200 with the card within the first 2 months of new card issuance
Welcome Offer: HK\$200 SUP Retail eVoucher		Accumulate retail spending or cash advance for HKD/RMB1,500 within the first 2 months of new card issuance

Application Gift and Welcome Offer will be provided by email within 6 to 8 weeks after Cardholder fulfilled the relevant Gift Offer Requirement. SUP Retail eVoucher can be used in Physical Book Store (Including Joint Publishing, Chunghwa Book Co.and The

Commercial Press) and Online Book Store "MyBookOne" (APP and webpage) for purchase of goods, terms and conditions for the use of related eVoucher are subject to the vendor's decision. To enjoy the Application Gift, Welcome Offer and other promotional gift (if any), Cardholder has to become MyBookOne@SUPer Card member, and provide email address in this application form. The validity period of SUP Retail eVoucher is 1 year and shall be invalid after the expiry date and cannot be redeemed for cash and/or exchanged into other gift(s). Once applied the credit card, you are agreed and authorized the Bank to disclose your email address to SUP to verify your MyBookOne@SUPer Card membership for the purpose of gift offers.

Credit Card Centre will credit the Card Activation Gift to the respective account within 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. Employees of the Bank are not eligible for the Card Activation Gift.

4. Spending of principal Cardholder and supplementary cardholder will be combined.
5. 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.
6. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Bank reserves the right to debit the amount equivalent to the cost of the welcome offer to the Cardholder's account without prior notice. The cost of the Welcome Offer refers to the amount of suggested retail price or free credit card spending limit.
7. Application Gift and Welcome Offer are 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.
8. 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.
9. The Bank reserves the right to vary or terminate the Application Gift and/or Welcome Offer at any time and to amend these Terms and Conditions from time to time.

10. Offers are subject to the relevant terms and conditions.
11. In case of any dispute, the decision of the Bank shall be final and conclusive.
12. In case of any discrepancy between the English and Chinese

Applicable ICBC Digital Cards:

ICBC Greater Bay Area UnionPay Dual Currency Digital Card/ ICBC Greater Bay Area Digital Mastercard / ICBC Visa Virtual Digital Card / ICBC AXA UnionPay Dual Currency Virtual Digital Credit Card / ICBC AXA Mastercard Virtual Digital Credit Card /

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of the following designated ICBC Virtual Digital Card(s) (Designated ICBC Digital Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this welcome offer from 9 May 2023 till 31 December 2023 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who are 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. Applicant who submits an online application and be approved successfully of the Designated ICBC Digital Card(s), each card shall be entitled to HK\$50 Free ICBC Digital Card Spending Limit upon card approval.
3. Credit Card Centre of the Bank will credit the Free ICBC Digital Card Spending Limit to the respective account within 6-8 weeks. Free ICBC Digital Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of ICBC Digital Card spending.
4. Each Applicant may only receive Online Application Gift for the first 2 credit cards (including Physical credit card and ICBC Digital Card) which applied and was being approved by the Bank, notwithstanding the number of successful applications.
5. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Bank reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice. The cost of the welcome offer refers to the amount of suggested retail price or free credit card spending limit.
6. Successful new applicants for principal card can enjoy the Welcome Offer upon (as defined below) fulfilling the following Designated Spending Requirement (as stated below):

Welcome Offer/ Application gift	ICBC Virtual Digital Card	Gift Offer Requirement
HK\$150 Free ICBC Digital Card Spending Limit	ICBC Greater Bay UnionPay Dual Currency Digital Card OR ICBC Greater Bay Area Digital Mastercard OR ICBC Visa Virtual Digital Card	Accumulate retail spending for HK\$/RMB1,500 with each ICBC Digital Card within the first 2 months of new card issuance
HK\$300 Free ICBC Digital Card Spending Limit	ICBC AXA UnionPay Dual Currency Virtual Digital Card OR ICBC AXA Mastercard Virtual	Accumulate retail spending for HK\$/RMB3,000 with each ICBC AXA Virtual Digital Credit Card within the first 2 months of new

	Digital Card	card issuance
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7. The respective Designated Spending Requirement is determined by its transaction date according to the retail spending, excluding non-posted/cancelled/cheated/returned or other unauthorized transactions.
8. 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,) to enforce any part of these Terms and Conditions.
9. The Bank reserves the right to vary or terminate the respective Welcome Offer at any time and to amend these Terms and Conditions from time to time.
10. The respective Welcome Offer is subject to the relevant terms and conditions.
11. In case of any dispute, the decision of the Bank shall be final and conclusive.
12. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

