

有關迎新優惠之條款及細則

適用信用卡:

ICBC聯合出版銀聯雙幣白金卡 / ICBC 聯合出版銀聯雙幣鑽石卡 / ICBC 聯合出版Visa Signature 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」)只適用於由2024年1月1日起至2024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 聯合出版銀聯雙幣白金卡/ICBC 聯合出版銀聯雙幣鑽石卡/ ICBC 聯合出版Visa Signature 卡 / 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2024年1月1日起至2024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 聯合出版銀聯雙幣白金卡/ICBC 聯合出版銀聯雙幣鑽石卡/ ICBC 聯合出版Visa Signature 卡 / 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」)須於期限內以相關信用卡符合以下之發放禮品要求/認可消費要求方可獲享優惠:

優惠	禮品	申請指定信用卡	發放禮品要求/認可消費要求
申請禮品	港幣100元聯合新零售電子文化禮券	ICBC 聯合出版銀聯雙幣鑽石卡 或 ICBC 聯合出版Visa Signature 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	ICBC 聯合出版銀聯雙幣白金卡 或 ICBC 聯合出版銀聯雙幣虛擬電子信用卡	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	ICBC 聯合出版銀聯雙幣白金卡 或 ICBC 聯合出版銀聯雙幣虛擬電子信用卡	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至閣下。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, 即等同授權本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。
- 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。
- 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。
- 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。
- 迎新優惠須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。

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 銀聯雙幣鑽石卡

1. 迎新優惠 (「迎新優惠」) 只適用於由2024年1月1日起至 2024年 12 月 31 日內(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。
2. 全新成功申請指定信用卡主卡申請人須於發卡後首 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	發卡後首 2 個月內之認可消費要求
HK\$150 信用卡免找數簽賬額; 或	- 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 銀聯雙幣鑽石卡	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： - 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 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\$1,500 或 RMB1,500 元
24" 時尚行李唛一個 (參考零售價: HK\$980)		

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. 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首 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。
5. 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。
6. 24" 時尚行李唛換領信將於符合認可消費要求後 6至8星期內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。
7. 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。
8. 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》(香港法例第 623章)下強制執行本條款及細則任何部分的權利。
9. 本行保留可隨時更改及/或終止本優惠及不時修訂本條款及細則的權利。
10. 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. 中英文版本如有歧義, 一概以中文版為準。

適用信用卡:

ICBC • KMB 銀聯雙幣信用卡

1. 迎新優惠「(迎新優惠)」只適用於由2024年1月1日起至2024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 • 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. 全新成功申請 ICBC • KMB 銀聯雙幣鑽石卡或 ICBC • KMB 銀聯雙幣白金卡主卡申請人須於發卡後首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	發卡後首2個月內之認可消費要求
HK\$300 信用卡免找數簽賬額	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。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首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。
4. 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》(香港法例第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及/或終止本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. 中英文版本如有歧義, 一概以中文版為準。

適用信用卡:

ICBC 「理財金賬戶」萬事達卡

1. ICBC 「理財金賬戶」萬事達白金卡或世界卡主卡申請人必須為十八歲或以上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」萬事達白金卡或世界卡乃專為工銀亞洲「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」萬事達白金卡或世界卡亦將無效，相關之專有優惠亦不適用。(請注意，ICBC 「理財金賬戶」萬事達白金卡或世界卡只供獲邀請之人士申請。)
2. 迎新優惠「(迎新優惠)」只適用由2024年1月1日起至2024年12月31日(包括首尾兩天)，全新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」萬事達白金卡或世界卡(「指定信用卡」)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。
3. 全新成功申請ICBC 「理財金賬戶」萬事達白金卡或世界卡主卡申請人須於發卡後首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	發卡後首2個月內之認可簽賬要求
HK\$300 信用卡免找數簽賬額	ICBC 「理財金賬戶」萬事達白金卡或世界卡	以相關信用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. 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首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. 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。
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》(香港法例第623章)下強制執行本條款及細則任何部分的權利。
8. 本行保留可隨時更改及/或終止本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. 中英文版本如有歧義，一概以中文版為準。

適用信用卡:

ICBC AXA 安盛白金卡

1. 迎新優惠「(迎新優惠)」只適用於由2024年1月1日起至 2024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 AXA 安盛萬事達白金卡及/或ICBC AXA 安盛銀聯雙幣白金卡(「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. 全新成功申請ICBC AXA 安盛白金卡主卡申請人須於發卡後首 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	發卡後首 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 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. 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首 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。
5. 本行之信用卡中心將於符合消費要求後 6至8星期內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。
6. 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》(香港法例第 623章)下強制執行本條款及細則任何部分的權利。
7. 本行保留可隨時更改及/或終止本優惠及不時修訂本條款及細則的權利。
8. 如有任何爭議，本行保留最終決定權。
9. 中英文版本如有歧義，一概以中文版為準。

適用信用卡:

ICBC 瑞士尊貴理財銀聯雙幣鑽石卡

1. 迎新優惠「(迎新優惠)」只適用於由2024年1月1日起至 2024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 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. 全新成功申請ICBC 瑞士尊貴理財銀聯雙幣鑽石卡主卡申請人須於發卡後首 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	發卡後首 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. 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首 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。
5. 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。
6. 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》(香港法例第 623章)下強制執行本條款及細則任何部分的權利。
7. 本行保留可隨時更改及/或終止本優惠及不時修訂本條款及細則的權利。
8. 如有任何爭議, 本行保留最終決定權。
9. 中英文版本如有歧義, 一概以中文版為準。

ICBC香港明愛萬事達卡 / ICBC 仁愛堂Visa卡

1. 迎新優惠「(迎新優惠)」只適用於由2024年1月1日起至 2024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香港明愛萬事達卡或ICBC 仁愛堂Visa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. 全新成功申請ICBC香港明愛萬事達卡或ICBC 仁愛堂Visa卡主卡申請人須於發卡後首 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	發卡後首 2 個月內之認可消費要求
HK\$150 信用卡免找數 簽賬額	ICBC香港明愛萬事達卡 或 ICBC 仁愛堂Visa卡	以相關信用卡簽賬或現金透支滿 HK\$1,500 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. 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首 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。
5. 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。
6. 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》(香港法例第 623章)下強制執行本條款及細則任何部分的權利。
7. 本行保留可隨時更改及/或終止本優惠及不時修訂本條款及細則的權利。
8. 如有任何爭議，本行保留最終決定權。
9. 中英文版本如有歧義，一概以中文版為準。

TERMS & CONDITIONS OF THE WELCOME OFFER

Applicable credit cards:

ICBC SUP UnionPay Dual Currency Platinum Card / ICBC SUP UnionPay Dual Currency Diamond Card / ICBC SUP Visa Signature Card / ICBC SUP UnionPay 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 / ICBC SUP UnionPay Dual Currency Diamond Card / ICBC SUP Visa Signature Card / 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 1 January 2024 till 31 December 2024 (both dates inclusive). Each customer shall only be entitled to receive one Application Gift for their first ICBC SUP 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.

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 / ICBC SUP UnionPay Dual Currency Diamond Card / ICBC SUP Visa Signature Card / 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 1 January 2024 till 31 December 2024 (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 Credit Card any channels and approved by the Bank and the designated spending requirement of each of the credit cards being fulfilled.

2. Successful applicants for principal card ("Cardholder") can enjoy the following Offers upon fulfilling the following Gift Offer Requirement / Designated spending requirement within the mentioned period.

Offer	Gift	Applying for Designated Credit Card(s)	Gift Offer Requirement
Application Gift	HK\$100 SUP Retail eVoucher	ICBC SUP UnionPay Dual Currency Diamond Card	Successfully applied and got approved
Card Activation Gift	HK\$200 Free Credit Card Spending Limit	OR ICBC SUP Visa Signature Card	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	OR ICBC SUP UnionPay Dual Currency Platinum Card OR ICBC SUP UnionPay Virtual Digital Credit Card	Accumulate retail spending or cash advance for HKD/RMB1,500 with the card 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.

3. Spending of principal Cardholder and supplementary cardholder will be combined.
4. 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.
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. 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.
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 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.
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.

TERMS & CONDITIONS OF THE WELCOME OFFER

Applicable credit cards:

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 UnionPay Dual Currency Diamond Card

1. 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 1 January 2024 till 31 December 2024 (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 of the Designated Credit Cards can enjoy the Welcome Offer upon fulfilling the 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)
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 UnionPay Dual Currency Diamond Card 	Accumulate retail spending or cash advance for HK\$/RMB1,500 with the card

HK\$300 Free Credit Card Spending Limit (HK\$150 Free Credit Card Spending Limit for each card); OR	Concurrently apply any 2 of the following credit cards: - 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 UnionPay Dual Currency Diamond Card	Accumulate retail spending or cash advance for HK\$/RMB1,500 with each card
24" Starry Luggage (Suggested retail price: HK\$980)		

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. 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 principal 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.
5. Credit Card Centre of the Bank will credit the Free Credit Card Spending Limit 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.
6. Redemption letter(s) of the 24" Starry Luggage will be mailed to the applicant's correspondence address within 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.
7. 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.

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, Laws of Hong Kong) to enforce any part of these Terms and Conditions.
9. The Bank reserves the right to vary and/or terminate the 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 versions of these Terms and Conditions, the Chinese version shall prevail.

Applicable credit cards:

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 1 January 2024 till 31 December 2024 (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 of the ICBC · KMB UnionPay Dual Currency Diamond Card or ICBC · KMB UnionPay Dual Currency Platinum Card can enjoy the Welcome Offer upon fulfilling the 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 · 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. 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 principal 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.
5. Credit Card Centre of the Bank will credit the Free Credit Card Spending Limit 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.
6. 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.
7. The Bank reserves the right to vary and/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.

Applicable credit cards:
ICBC "Elite Club" Mastercard

- Principal card applicant of ICBC "Elite Club" Platinum or World Mastercard Card must be Hong Kong resident at or over 18 years of age and must hold an integrated account of ICBC (Asia) "Elite Club" . ICBC "Elite Club" Platinum or World Mastercard Card is offered to ICBC (Asia) "Elite Club" customers only. In case of cancellation of the ICBC (Asia) "Elite Club" account, ICBC "Elite Club" Platinum or World Mastercard 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" Platinum or World Mastercard 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" Platinum or World Mastercard 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 1 January 2024 till 31 December 2024 (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 of ICBC "Elite Club" Mastercard can enjoy the Welcome Offer upon fulfilling the 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" Platinum or World Mastercard Card	To make retail spending or cash advance with the Card once.

- 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.
- 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 principal 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.
- Credit Card Centre of the Bank 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.

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.
8. The Bank reserves the right to vary and/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.

Applicable credit cards:

ICBC AXA Platinum Card

1. 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 1 January 2024 till 31 December 2024 (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 of ICBC AXA Platinum Card can enjoy the Welcome Offer upon fulfilling the 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 AXA Platinum Mastercard OR ICBC AXA UnionPay Dual Currency Platinum Card	Accumulate retail spending or cash advance for HK\$/RMB3,000
HK\$600 Free Credit Card Spending Limit	Concurrently applying for: ICBC AXA Platinum Mastercard AND ICBC AXA UnionPay Dual Currency Platinum Card	Accumulate retail spending or cash advance for HK\$/RMB3,000 with each 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. 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 principal 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.
5. Credit Card Centre of the Bank 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.
6. 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.
 7. The Bank reserves the right to vary and/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.

Applicable credit cards:
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 1 January 2024 till 31 December 2024 (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 of ICBC Swiss Privilege UnionPay Dual Currency Diamond Card can enjoy the Welcome Offer upon fulfilling the 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 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.
- 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 principal 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.
- Credit Card Centre of the Bank 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 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.
- The Bank reserves the right to vary and/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.

Applicable credit cards:
ICBC Caritas-HK MasterCard / ICBC Yan Oi Tong Visa Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of ICBC Caritas-HK MasterCard or ICBC Yan Oi Tong Visa 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 1 January 2024 till 31 December 2024 (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 of ICBC Caritas-HK MasterCard or ICBC Yan Oi Tong Visa Card can enjoy the Welcome Offer upon fulfilling the 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\$150 Free Credit Card Spending Limit	ICBC Caritas-HK MasterCard Or ICBC Yan Oi Tong Visa Card	Accumulate retail spending or cash advance for HK\$1,500

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. 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 principal 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.
5. Credit Card Centre of the Bank 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.
6. 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.
7. The Bank reserves the right to vary and/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.