



Embark on an Extraordinary Journey with Privileged Access to Exclusive VIP Airport & High-Speed Rail Lounges



Spending with ICBC (Asia) Credit Card to enjoy Exclusive Courtesy of Airport / High Speed Rail Lounge Service

From 1 January 2024 to 31 December 2024, no matter you travel for leisure or business, spend designated amount with your ICBC (Asia) credit card to accumulate DragonPass point(s) then you can enjoy exclusive **Airport / High Speed Rail Lounge service***!

Promotion Period: From 1 January 2024 to 31 December 2024 (both dates inclusive)

During promotion period	Reward Conditions 	Reward Content* (to be rewarded in the next month) 
	New customer who has successfully applied for ICBC (Asia) credit card and make any spending . (please refer to the Terms & Conditions below for the details of 'Eligible Transactions')	1 Point
	Accumulate retail spending for HK\$10,000 within a month.	3 Points
	Accumulate retail spending for HK\$30,000 within a month.	6 Points
	Accumulate retail spending for HK\$50,000 within a month.	12 Points

DragonPass Courtesy Lounge Service

Its global network covers 140 countries and regions, over 600 cities and 1,600 airports and high speed rail stations. For departure from Hong Kong International Airport, you can enjoy free courtesy lounge service at Plaza Premium Lounge. For more details of the locations of DragonPass Lounge, please refer to 'DragonPass' official website <https://www.dragonpass.com.cn>.

How to use DragonPass points?

Each DragonPass Point can redeem lounge service at the airport for 1 time or lounge service at the high speed rail station for 2 times. It is flexible to use, you can enjoy it on your own or share with your family and friends. The reward will be notified via SMS, then scan the QR code and verify the information by clicking the link in the SMS for redemption, you will be all set!

*1.Each DragonPass Point can redeem lounge service at the airport for 1 time or lounge service at the high speed rail station for 2 times. (DragonPass is the service provider of "DragonPass Courtesy Service").
2.Arrangement of the DragonPass points of the reward will be completed within 7 working days after the end of each month within the promotion period, and the reward will be notified via SMS. The reward points will only be valid within 30 days from the send out date of the SMS notification. 3.When using the offer, please scan the QR code and verify the information by clicking the link in the SMS. 4.During the promotion period, total quota of the reward is 10,000 DragonPass points and will be given on first-come-first-serve basis, while stocks last.

Terms and Conditions

- The promotion period of the exclusive Airport/High Speed Rail Lounge's DragonPass points Programme (the "Programme") is from 1 January 2024 to 31 December 2024 (both dates inclusive) (the "Promotion Period").
- The Programme is applicable to all ICBC Credit Cards include Visa, MasterCard or UnionPay (the "Credit Card") issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") and spending specified amount, every cardholder can earn maximum 12 DragonPass points every month within the promotion period, existing customer can enjoy maximum 36 DragonPass points/ new card customer can enjoy maximum 37 DragonPass points in entire promotion period. (Corporate card is not applicable)
- The Programme is applicable to the eligible transaction and must be posted to account no later than 7 days after the promotion period. Eligible transactions do not include cash advances, balance transfer, cash installment loan amount, tax loan and personal loan amount, merchant installment loan amount and the repayment amount, reload and transfer of e-wallet (includes but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), donations, purchase of casino chips, gambling transactions, unauthorized transactions and all payment types (including but not limited to credit card charges, cash installment, any financial charges, overdue charges, all account service charges, insurance payment or utilities bills payment through online personal banking service or ATM, tax payment, payment for MPF contribution etc; or other categories as ICBC (Asia) may determine from time to time in its sole discretion). The Programme is not applicable to the transactions of supermarkets, fuel, transportation fees, property, motor vehicle, wholesale, hospital and tuition fees etc. in China (transaction types are determined according to the merchant categories as defined time to time by Visa, MasterCard, and UnionPay and reserves the right to change the merchant categories from time to time, or at its sole discretion of the Bank). Also, not applicable to the transactions which have not been posted, canceled, refunded or unauthorized.
- Arrangement of the DragonPass points of the reward of will be completed within 7 working days after the end of each month within the promotion period, and the reward will be notified via SMS. The reward points will only be valid within 30 days from the send out date of the SMS notification, invalid if expired.
- The relevant spending is calculated based on a single Eligible Credit Card, combining the spending of principal card and supplementary card.
- To eligible for the Programme, account of the Credit Card cardholder must be valid and without any arrears of repayment record when the Reward is to be credited.
- The Bank reserves the right to vary or terminate the Programme at any time and to amend these Terms and Conditions from time to time.
- 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.
- In case of any discrepancy between Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

Reminders:

To borrow or not to borrow? Borrow only if you can repay!
Protect your Personal Digital Keys; Beware of Fraudulent Links!
Don't lend or sell your account for a job!

"Industrial and Commercial Bank of China (Asia) Limited", "ICBC (Asia)" or "The Bank" refer to Industrial and Commercial Bank of China (Asia) Limited.
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