



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

From 1 January 2024 to 31 March 2024(both dates inclusive), Principal Card customers who meet the spending requirement within promotion periods, can enjoy exclusive Airport/High Speed Rail Lounge.

Promotion period: From 1 January 2024 to 31 March 2024 (both dates inclusive)

- Phase 1 is from 1 January 2024 to 31 January (both dates inclusive),
- Phase 2 is from 1 February 2024 to 29 February (both dates inclusive),
- Phase 3 is from 1 March 2024 to 31 March (both dates inclusive).

Promotion details

Reward Conditions	Content
During promotion period, new card customer accumulate retail spending for any amount.	1 DragonPass points rewards on next month
During promotion period, accumulate retail spending for HK\$/RMB10,000 within one month.	3 DragonPass points rewards on next month
During promotion period, accumulate retail spending for HK\$/RMB30,000 within one month.	6 DragonPass points rewards on next month
During promotion period, accumulate retail spending for HK\$/RMB50,000 within one month.	12 DragonPass points rewards on next month

*(1) Cardholder or given others can enjoy Airport/High Speed Rail Lounge for one time by one DragonPass points. (Dragon pass is services provider of 'Dragon Pass courtesy'services)

(2) Validity period of DragonPass points is 30 days (Based on SMS received date), invalid if expired;

(3) During promotion periods, limited quota 10,000 DragonPass points base on first come first served;

1. The promotion period of the exclusive Airport/High Speed Rail Lounge's DragonPass points. Limited DragonPass points Rebate ("Rewards") Programme (the "Programme") is from From 1 January 2024 to 31 March 2024 (both dates inclusive) (the "Promotion Period"), and will be held in 3 phrases. Phase 1 is from 1 January 2024 to 31 January (both dates inclusive), Phase 2 is from 1 February 2024 to 29 February 2024 (both dates

inclusive), Phase 3 is from 1 March 2024 to 31 March (both dates inclusive).

2. The Programme is applicable to all ICBC Credit Card include Visa, Master or Union (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 stage, 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)
3. 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 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 ("Eligible Overseas Transaction").
4. Customer can only receive the DragonPass points after 7 working days on every phase, and notice by SMS (30 days start from the date issue,invalid if expired)
5. The relevant spending is calculated based on a single Eligible Credit Card, combining the spending of principal card and supplementary card.
6. 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.
7. 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.
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. 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!

www.icbcasia.com

Customer Service Hotline: (852) 2189 5588

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"ICBC (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.