



Monthly Spending With Your ICBC (Asia) Credit Card To Enjoy Series Of Rewards And Privileges

Selected customers* to use ICBC (Asia) credit card for monthly spending during promotion period from 1 November 2024 to 31 December 2024 (both dates are inclusive). This promotion will include 2 phases under every natural month, customers can enjoy a cash reward at HK\$50 per phase with their card. Each customer can enjoy a maximum cash reward at HK\$50 per phase. If spending reaches a designated amount, customers can also enjoy other privileges including enjoy exclusive courtesy Airport/High Speed Rail lounge and etc.

*this promotion only applicable to selected customers who will receive our invitation.

Enjoy exclusive Airport/High Speed Rail Lounge

Customers who meet the spending requirement within promotion periods, can enjoy exclusive Airport/High Speed Rail Lounge.

Reward Conditions	Content
New customer who has successfully applied and activated ICBC (Asia) credit card. (No spending requirement)	1 DragonPass Points rewards on next month
Make any spending within one month. (No spending amount requirement)	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

Terms & Conditions apply. Details please visit our website www.icbcasia.com. (select credit cards -> latest promotion)

Monthly Spending's Terms & Conditions for this promotion

- Promotion period will be held from 1 November 2024 to 31 December 2024 (both dates are inclusive)(the "Promotion Period").
- 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 any amount, every cardholder can earn maximum HK\$50 per phase during the promotion period. Corporate card is not applicable.
- Card spending must be successful completed during the promotion period.
- 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”).

5. Customer can only receive the cash rewards within 4 weeks after the programme ended
6. The relevant spending is calculated based on a single Eligible Credit Card, each customer is limit per stage is HK\$50, combining the spending of principal card and supplementary card
7. Please apply the terms and conditions for the enjoy exclusive Airport/High Speed Rail lounge and InCredible Reward programme
8. 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
9. 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
10. 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
11. 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) 218 95588

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