

**General Terms and Conditions:**

1. Unless otherwise mentioned, the above rewards cannot be used in conjunction with any other promotional offers by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" / "ICBC (Asia)").
2. "ICBC (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.
3. Staffs of the Bank are not entitled to the Member-Get-Member Reward Program (the "Program").
4. The Bank reserves the right to vary or terminate the Program at any time and to amend these Terms and Conditions from time to time.
5. In case of any dispute arising out of or in connection with this Program, the decision of the Bank shall be final and conclusive.
6. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.
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) to enforce any part of these Terms and Conditions.
8. The Terms and Conditions shall be governed by the laws of the Hong Kong Special Administration Region and any dispute shall be subject to the non-exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.
9. The Referrer is not authorized to invite, induce or advise the Referee to enter into any investment or insurance contract or provide any sales support on investment or insurance products. The Referee should not rely on any information or advice provided by the Referrer to make an investment or insurance decision.

**Member-Get-Member Reward Program Terms and Conditions:**

1. The Promotion Period for the Program is from 1 April 2025 to 30 September 2025 (both dates inclusive) (the "Promotion Period").
2. Member-Get-Member Reward Program (the Program) is only applicable to the existing personal customer holding deposit account (in sole-name or joint-name) with the Bank (the "Referrer"), who successfully refers a new customer (the "Referee") to open an "Elite Club" Account or "Wise Gold" Account with the Bank and to maintain an average daily total liquid assets (the "TLA") with the Bank up to the amount specified below during the subsequent 3 consecutive months after the month of account opening (the "3 months' Calculation Period", as defined in clause 3 below):

Account Type	"Wise Gold" Account			"Elite Club" Account	
New customer Average Daily Total Liquid Assets (TLA) in the subsequent 3 consecutive months	HK\$8,000,000 or above	HK\$5,000,000 - HK\$8,000,000 below	HK\$3,000,000 - HK\$5,000,000 below	HK\$1,500,000 - HK\$3,000,000 below	HK\$800,000- HK\$1,500,000 below
Reward for successful referrals of each new customer	HK\$2,500 each	HK\$2,200 each	HK\$1,800 each	HK\$1,500 each	HK\$1,000 each

TLA includes all deposit balances and the market value of investments in the Bank. For sole-name account holders, the deposit balances and the market value of investments of their other joint-name account(s) will also be counted. TLA of joint-name account will be counted as the TLA of the primary account holder only.

3. The 3 months' Calculation Period as mentioned in clause 2 are set out below:

Date of New customer Account Opening	3 months' Calculation Period
1 April 2025 – 30 April 2025	1 May 2025 – 31 July 2025
1 May 2025 – 31 May 2025	1 June 2025 – 31 August 2025
1 June 2025 – 30 June 2025	1 July 2025 – 30 September 2025

1 July 2025 – 31 July 2025	1 August 2025 – 31 October 2025
1 August 2025 – 31 August 2025	1 September 2025 – 30 November 2025
1 September 2025 – 30 September 2025	1 October 2025 – 31 December 2025

4. "Referees" is referred as new customers who have not held any account (either in sole name or joint name) (except those who have only credit card account) with the Bank in the 12 months prior to the account opening date.
5. Free credit card spending limit will be served as the reward of the referrer Reward to eligible customer of the Industrial and Commercial Bank of China (Asia) Limited ("the Bank" or "ICBC (Asia)"). The free credit card spending limit will be credited to customer's ICBC (Asia) Credit Card account within the Reward Period. For customers who do not have an ICBC (Asia) Credit Card, they have to apply for one in order to enjoy the reward. If the customer's credit card application is rejected by the Bank, the reward will be credited to customer's bank account. Free credit card spending can only be used for credit card spending, not for cash advances or credit card balances. Eligible customer must hold a valid ICBC (Asia) credit or debit card when the bank release the reward.

Reward Period of "Referrer Reward" is as follow:

New customer account Opening Period	Reward Period
1 April 2025 – 30 June 2025	On or before end of November 2025
1 July 2025 – 30 September 2025	On or before end of February 2026

6. In order to get referrer reward, Referee must still hold a valid "Elite Club" Account or "Wise Gold" Account when the Bank credits the reward to referrer.
7. Each joint-name account of the Referee will be counted as one referral only.
8. Each Referee will be eligible for being referred under the Program for once only. In the event that the Referee is referred by more than one Referrer and the Referee successfully opens the account, only the Referrer who has first submitted the Program referral form to the Bank is eligible for the reward and the Bank's record will be final and conclusive.
9. Self-referral will not be counted as a successful referral.
10. The Bank reserves the right to verify the contact information of the Referee provided by the Referrer. The Bank further reserves the right to refuse to grant the rewards to the Referrer if it is discovered by the Bank that such contact information of the Referee is, in the opinion of the Bank, invalid or improperly obtained by the Referrer.
11. The above rewards are bound by the relevant terms and conditions for "Elite Club" Account and "Wise Gold" Account.
12. The calculation methods of decision and Member-Get-Member Reward Program, is to be determined by the Bank based on the Bank's latest record. In case of any disputes, the Bank's decision and record shall be final and binding.

#### Personal Information Collection Statement:

For the personal data you provided in the referral form, the Bank will use for the "Member-Get-Member Reward Program" only. Data collected will be kept in confidential, and will not provide to any third party. Data will be destroyed 24 months after the Reward Period completed. For more details about our Personal Information Collection and Privacy Policy Statements, please browse our website or contact branch staffs.