

14 April 2025

Dear Valued Customers,

Notice of Amendment Regarding to the Definition of the Relevant Transaction of Spending Rewards on ICBC Credit Cards

Industrial and Commercial Bank of China (Asia) Limited (the “Bank”) would like to notify you that the definition of relevant transaction of spending rewards regarding on ICBC Credit Cards has been amended (“Amendment”). The Amendment will be effective from 25 June 2025 (the “Effective Date”). The amended content are listed below.

	Original Wordings	Revised Wordings
Definition of relevant transaction of spending rewards	Bonus point and cash rebate are not applicable to cash advances, balance transfer, cash installment loan amount/ tax loan and personal loan amount/ merchant installment loan amount and the repayment amount, reload/ transfer of e-wallet (including but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), donations, purchase of casino chips, gambling transactions, unauthorized transactions, all payment type (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). Also, the Rewards are not applicable to the transactions of supermarkets, fuel, transportation fees, property, motor vehicle, wholesale, hospital and tuition in China etc. (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 Industrial and	Bonus point and cash rebate are not applicable to cash advances, balance transfer, cash installment loan amount/ tax loan and personal loan amount/ merchant installment loan amount and the repayment amount, reload/ transfer of e-wallet (including but not limited to Alipay, PayMe, Tap & Go and WeChat Pay), <u>Octopus Add Value / Automatic Add Value transactions</u> , donations, purchase of casino chips, gambling transactions, unauthorized transactions, <u>autopay transactions</u> , 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). Also, the Rewards are not applicable to the transactions of supermarkets, fuel, transportation fees, property, motor vehicle, wholesale, hospital and tuition in China etc. (transaction types are determined according to the merchant categories as defined time

	Commercial Bank of China and (Asia) Limited). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.	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 Industrial and Commercial Bank of China and (Asia) Limited). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.
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Please note that your continuous use of the Bank's services on or after the Effective Date mentioned above will be regarded as your acceptance of the above amendment. If you decline to accept the above amendments, we may not be able to continue to provide the relevant service(s) to you and please notify us through the following Customer Service Hotline for the card cancellation arrangement.

The Amendment will be available on the Bank's website (www.icbcasia.com > Personal > Credit Cards > Spending Rewards) from the Effective Date.

For enquiry, please call our Customer Service Hotline at (852) 218 95588, browse our website or visit any of our branches.

Industrial and Commercial Bank of China (Asia) Limited

(The English version of this Notice shall prevail wherever there is a discrepancy between the English and the Chinese versions.)