



**"Enjoy Airport & High-Speed Rail Lounge Privileges with ICBC Credit Card" Offer Terms and Conditions:**

1. The promotion period of "Enjoy Airport & High-Speed Rail Lounge Privileges with ICBC Credit Card" (the "Offer") is from 1 July 2026 to 30 September 2026 (both dates inclusive) (the "Promotion Period").

2. The Offer is applicable to credit card customers ("Eligible Customers") holding an ICBC Credit Card issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") ("Eligible Credit Card"), excluding corporate cards. The Reward 1 is only applicable to new credit card customers who successfully apply for and whose applications are approved by the Bank for a new card during the Promotion Period. A new credit card customer ("New Credit Card Customer") refers to an applicant who does not currently hold, and has not held in the past 12 months, any personal credit card (including affinity cards) issued by the Bank. If an applicant currently holds or has held any personal principal credit card (including affinity cards) issued by the Bank within the past 12 months, they are not entitled to the New Credit Card Customer Reward.

3. Reward 1: During the Promotion Period, a New Credit Card Customer who successfully applies for and activates an Eligible Credit Card, **successfully registers for the Offer**, and conducts one Eligible Transaction of any amount with the Eligible Credit Card will be entitled to receive 1 DragonPass Point. During the Promotion Period, each New Credit Card Customer is entitled to enjoy the Reward 1 a maximum of one time.

4. Reward 2: During the Promotion Period, Eligible Customers who **successfully register for the Offer and** accumulate a specified Net Amount of Eligible Transactions with an Eligible Credit Card in each calendar month are entitled to receive a designated number of DragonPass Point(s):

- a. Customers who accumulate a Net Amount of Eligible Transactions of HK\$20,000 or above per month are entitled to 1 DragonPass Point;
- b. Customers who accumulate a Net Amount of Eligible Transactions of HK\$50,000 or above per month are entitled to 2 DragonPass Points;

- c. Customers who accumulate a Net Amount of Eligible Transactions of HK\$80,000 or above per month are entitled to 3 DragonPass Points.

Reward 2		
Accumulate a Net Amount of Eligible Transactions of	DragonPass Points	Maximum DragonPass Points during the Promotion Period
HK\$20,000 or above	1	9
HK\$50,000 or above	2	
HK\$80,000 or above	3	

Each Customer is entitled to enjoy the Reward 2 a maximum of one time per calendar month, i.e., a maximum of 3 DragonPass Points per calendar month. Each Customer is entitled to receive a maximum total of 9 DragonPass Points during the Promotion Period.

5. During the Promotion Period, each New Credit Card Customer is entitled to enjoy the Reward 1 a maximum of one time and the the Reward 2 a maximum of three time, up to total of 10 DragonPass Points.

**6. Customers must successfully register before conducting Eligible Transactions during the Promotion Period; Eligible Transactions made before registration will not be calculated.** Customers are required to successfully register via the designated registration webpage (<https://www.icbcasia.com/s/v6ZBJr>) by inputting the correct information of the Eligible Credit Card during the Promotion Period. Upon completion of registration, customers will receive a registration reference number. Customers should retain this number for future enquiry and verification purposes. If a customer holds more than one Eligible Credit Card account, they are only required to register with one of the Eligible Credit Cards. Registration of a supplementary card will be considered as registration under the same Principal Cardholder's account. Customers registering with a non-Eligible Credit Card under their name will not be entitled to the Offer. Customers are only required to register once during the Promotion Period. Successful registration does not imply that the Bank has confirmed the eligibility of the credit card, transaction, or cardholder for the Offer.

7. The Offer is subject to a limited quota. The total reward quota during the Promotion Period is 4,000 DragonPass Points, available on a first-come, first-served basis while stocks last. The availability is determined based on the chronological order of the transaction dates of the Eligible Transactions as recorded by the Bank.

8. The Reward 1 and Reward 2 under the Offer are calculated on a per-customer basis.

9. Eligible Transactions of the Principal Cardholder and Supplementary Cardholder(s) under the same Eligible Credit Card account will be calculated on a combined basis.

10. The Bank will determine the entitlement to the DragonPass Point(s) based on the registration records and Eligible Transaction records held by the Bank. If an Eligible Customer qualifies for the Offer during the Promotion Period, the Bank will send the relevant DragonPass Point(s) via SMS to the customer's mobile phone number registered with the Bank within 7 working days after the end of each calendar month. (The reward is valid for 30 days from the date of SMS issuance; expired rewards will be forfeited). Customers must carefully check the DragonPass Point(s) issued by the Bank's Credit Card Centre on time. In case of any discrepancy or error in the number of DragonPass Point(s) contained therein, customers must notify the Bank's Credit Card Centre by calling (852) 2189 5588 within 60 days after the end of each calendar month during the Promotion Period. Otherwise, the DragonPass Point(s) issued under the Offer shall be deemed correct and binding on the customer. Therefore, the Bank shall not accept any claim thereafter.

11. "DragonPass Point(s)" and "DragonPass Lounge Privileges" services are provided by the DragonPass Company Limited. Each DragonPass Point can be redeemed for one airport lounge visit or two high-speed railway lounge visits. The DragonPass Point(s) can be used by the customer or shared with accompanying guests. To redeem, simply click the link in the SMS and present the QR code to the lounge staff. After scanning and verification, the service will be granted—no personal data input is required.

12. To be entitled to the DragonPass Point(s) under the Offer, the Eligible Credit Card and credit card account must remain valid and in good standing at the time the DragonPass Point(s) are fulfilled.

13. After the DragonPass Point(s) under the Offer has been awarded, if any transaction used to calculate the reward for the Offer is cancelled, the Bank reserves the right to deduct the DragonPass Point(s) already issued to the customer without prior notice.

14. "Eligible Transactions" refer to retail purchase transactions (including local and overseas) made with an Eligible Credit Card during the Promotion Period with original sales slips or official transaction records, and which are posted to the account at the time of verifying the Cardholder's eligibility for the Offer. The following transactions are NOT Eligible Transactions: **Transactions conducted at supermarket merchants in Hong Kong and The Chinese mainland between 1 July 2026 and 30 September 2026** (transaction categories shall be determined according to the merchant codes defined by

VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, and UnionPay International from time to time, or at the sole and absolute discretion of the Bank). Cash advances, balance transfers, cash instalment loan amounts/tax and personal loan amounts/merchant instalment amounts and their repayments, transactions/reload/fund transfers made via e-wallets (including but not limited to AlipayHK, PayMe, and WeChat Pay HK), Octopus add-value/automatic add-value service, donations, purchase of casino chips, gambling transactions, unauthorized transactions, autopay, purchase and/or reload of stored value cards, all bill payments (including but not limited to credit card fee payments, instalment repayment plans, various financial charges, late charges, all account service fees, insurance premiums, public utility bill payments, tax payments, MPF contributions, etc.; or transaction categories determined by the Bank from time to time). The Offer is also not applicable to transactions for fuel, transportation fees, property purchases, motor vehicle purchases, wholesale, hospital fee payments, and tuition fee payments in Mainland China (transaction categories shall be determined according to the merchant codes defined by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, and UnionPay International from time to time, or at the sole and absolute discretion of the Bank). Unposted, cancelled, refunded, or unauthorized transactions are also excluded.

15. Eligible Transactions under the Offer are calculated based on the transaction date.

16. The Bank has no obligation to clarify whether a transaction is eligible for the Offer before or after the transaction is conducted.

17. When verifying the Cardholder's eligibility for the Offer, the eligible Renminbi (RMB) spending amount made with the ICBC UnionPay Credit Card under the Offer will be calculated based on a conversion rate of 1:1 to Hong Kong Dollars (HKD).

18. The DragonPass Point(s) granted under the Offer cannot be exchanged for cash, other products, or discounts.

19. Customers must keep the original sales slips or official transaction records of all Eligible Transactions. In case of any dispute, the Bank reserves the right to request you to submit the relevant slips, transaction records, and/or other evidence for inspection and retention.

20. All product images and product details are for reference only.

21. The Bank is not the supplier of the products or services and shall not be liable for the quality of the products or services provided.

22. Under no circumstances shall any person be entitled to make a claim against the Bank in relation to any malfunction, interruption, interception, suspension, delay, blackout, loss, unavailability, mutilation, or incorrect data transmission of any communication system, or any temporary effect, delay, or unsuccessful completion of a payment transaction arising from POS terminals (including but not limited to technical issues related to program software, POS equipment, bank cards, electronic payment systems, banking systems, telephone lines and networks).

23. The Bank reserves the right to cancel and/or suspend the Offer, and/or to amend these Terms and Conditions at any time without prior notice. The Bank accepts no liability for any such cancellation, suspension, or amendment.

24. In case of any dispute arising from the Offer, the Bank reserves the right of final decision.

25. If the cardholder commits any fraud or deceptive acts, the Bank reserves the right to take legal action and reserves the right to disqualify the cardholder from enjoying the Offer.

26. 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, of the laws of Hong Kong) to enforce any part of these Terms and Conditions.

27. The Chinese version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

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. Don't risk your future for quick money.

[www.icbcasia.com](http://www.icbcasia.com) Customer Service Hotline (852) 2189 5588

"ICBC (Asia)" or "the Bank" refers to Industrial and Commercial Bank of China (Asia) Limited.

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