

有關迎新優惠之條款及細則

個別信用卡迎新禮品之條款及細則

ICBC 聯合出版銀聯雙幣白金卡 / ICBC 聯合出版銀聯雙幣鑽石卡 / ICBC 聯合出版 Visa Signature 卡 / ICBC 聯合出版銀聯雙幣虛擬電子信用卡

- 申請禮品(「申請禮品」)只適用於由 2025 年 4 月 1 日起至 2025 年 6 月 30 日(包括首尾兩天), 成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的下述指定信用卡(「指定信用卡」)全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡), 即不可獲享迎新優惠。
- 卡啟禮品(「卡啟禮品」)及/或迎新優惠只適用於由 2025 年 4 月 1 日起至 2025 年 6 月 30 日(包括首尾兩天), 成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的下述指定信用卡(「指定信用卡」)之全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡), 即不可獲享迎新優惠。
- 成功申請指定信用卡的全新主卡申請人須於期限內以相關信用卡符合以下之發放禮品要求/認可消費要求方可獲享優惠:

優惠	禮品	申請指定信用卡	發放禮品要求/認可消費要求
申請禮品	港幣100元聯合新零售電子文化禮券	● ICBC 聯合出版銀聯雙幣虛擬電子信用卡	成功申請並獲批核
卡啟禮品	港幣200元信用卡免找數簽賬額		發卡後2個月內之以相關信用卡簽賬或現金透支滿港幣或人民幣200元
迎新優惠	港幣200元聯合新零售電子文化禮券 及 港幣300元信用卡免找數簽賬額		發卡後2個月內之以相關信用卡簽賬或現金透支滿港幣或人民幣3,000元
申請禮品	港幣100元聯合新零售電子文化禮券	● ICBC 聯合出版銀聯雙幣鑽石卡 ● ICBC 聯合出版Visa Signature 卡 ● ICBC 聯合出版銀聯雙幣白金卡	成功申請並獲批核
卡啟禮品	港幣 200 元信用卡免找數簽賬額		發卡後2個月內之以相關信用卡簽賬或現金透支滿港幣或人民幣200元
迎新優惠	港幣200元聯合新零售電子文化禮券 及 港幣200元信用卡免找數簽賬額		發卡後2個月內之以相關信用卡簽賬或現金透支滿港幣或人民幣3,000元

申請禮品及迎新優惠將於申請人符合上述發放禮品要求後 6 至 8 星期內以電郵形式傳送予閣下。聯合新零售電子文化禮券適用於三聯書店、中華書局、商務印書館各香港門市及「一本」(流動應用程式、網頁)用以購買商品, 相關使用條件及要求以商戶規定為準。如欲獲享申請禮品、迎新優惠或其他推廣優惠(如有), 申請人必須成為「一本@SUPER Card 會員」, 並需於此申請表填寫電郵地址。聯合新零售電子文化禮券有效期為一年, 逾期無效, 並不可兌換現金及或其他禮品。閣下一經申請此信用卡, 即等同授權我行有權將閣下的電郵地址提供予聯合出版集團以確認閣下之會籍資格, 以作獎賞用途。本行信用卡中心將於符合認可消費要求後 6 至 8 星期內將卡啟禮品、迎新優惠存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬, 不可用作現金透支或繳付信用卡結欠。本行員工不可獲享卡啟禮品。

ICBC 粵港澳灣區萬事達世界卡 / ICBC 粵港澳灣區萬事達白金卡 / ICBC 粵港澳灣區銀聯雙幣鑽石卡 / ICBC 粵港澳灣區銀聯雙幣白金卡 / ICBC 宇宙星座 Visa Signature 卡 / ICBC 宇宙星座銀聯雙幣鑽石卡 / ICBC 宇宙星座銀聯雙幣白金卡 / ICBC 粵港澳灣區銀聯雙幣虛擬電子信用卡 / ICBC 粵港澳灣區萬事達虛擬電子信用卡 / ICBC Visa 虛擬電子信用卡

- 迎新優惠(「迎新優惠」)只適用於由 2025 年 4 月 1 日起至 2025 年 6 月 30 日(包括首尾兩天), 成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的下述指定信用卡(「指定信用卡」)之全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡), 即不可獲享迎新優惠。
- 全新成功申請指定信用卡的全新主卡申請人須於發卡後首 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

迎新優惠	申請指定信用卡	發卡後首 2 個月內之認可消費要求
HK\$800 信用卡免找數簽賬額	<ul style="list-style-type: none">● ICBC 粵港澳灣區銀聯雙幣虛擬電子信用卡● ICBC 粵港澳灣區萬事達虛擬電子信用卡● ICBC Visa 虛擬電子信用卡	以相關信用卡簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元
HK\$700 信用卡免找數簽賬額	<ul style="list-style-type: none">● ICBC 粵港澳灣區萬事達世界卡● ICBC 粵港澳灣區萬事達白金卡● ICBC 粵港澳灣區銀聯雙幣鑽石卡● ICBC 粵港澳灣區銀聯雙幣白金卡● ICBC 宇宙星座 Visa Signature 卡● ICBC 宇宙星座銀聯雙幣鑽石卡● ICBC 宇宙星座銀聯雙幣白金卡	

ICBC 工銀財富萬事達卡世界信用卡

1. ICBC 工銀財富萬事達卡世界信用卡主卡申請人必須為十八歲或以上之香港居民及必須持有工銀財富賬戶戶口。 ICBC 工銀財富萬事達卡世界信用卡乃專為工銀財富賬戶客戶而設；若申請人取消工銀財富賬戶，ICBC 工銀財富萬事達卡世界信用卡亦將被取消，相關之專屬優惠亦不適用。(請注意，ICBC 工銀財富萬事達卡世界信用卡只供獲邀請之人士申請。)
2. 迎新優惠「(迎新優惠)」只適用由2025年4月1日起至2025年12月31日(包括首尾兩天)，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的ICBC 工銀財富萬事達卡世界信用卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
3. 全新成功申請ICBC 工銀財富萬事達卡世界信用卡的全新主卡申請人須於發卡後首 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

迎新優惠	申請指定信用卡	發卡後首2 個月內之認可簽賬要求
HK\$300 信用卡免找數簽賬額	ICBC 工銀財富萬事達卡世界信用卡	以相關信用卡簽賬或現金透支一次，方可享有關迎新優惠

ICBC 「理財金賬戶」萬事達卡

1. ICBC 「理財金賬戶」萬事達白金卡主卡申請人必須為十八歲或以上之香港居民及必須持有工銀亞洲「理財金賬戶」之綜合戶口。 ICBC 「理財金賬戶」萬事達白金卡乃專為工銀亞洲「理財金賬戶」客戶而設；若申請人取消工銀亞洲「理財金賬戶」戶口，ICBC 「理財金賬戶」萬事達白金卡亦將被取消，相關之專屬優惠亦不適用。
2. 迎新優惠「(迎新優惠)」只適用由 2025 年 4 月 1 日起至 2025 年 12 月 31 日(包括首尾兩天)，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的 ICBC 「理財金賬戶」萬事達白金卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
3. 全新成功申請 ICBC 「理財金賬戶」萬事達白金卡主卡申請人須於發卡後首 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

迎新優惠	申請指定信用卡	發卡後首2 個月內之認可簽賬要求
HK\$300 信用卡免找數簽賬額	ICBC 「理財金賬戶」萬事達白金卡	以相關信用卡簽賬或現金透支一次，方可享有關迎新優惠

ICBC 瑞士尊貴理財銀聯雙幣鑽石卡

1. ICBC 瑞士尊貴理財銀聯雙幣鑽石卡只供瑞士尊貴理財客戶申請。
2. 迎新優惠「(迎新優惠)」只適用於由2025年4月1日起至2025年12月31日(包括首尾兩天)，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的 ICBC 瑞士尊貴理財銀聯雙幣鑽石卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
3. 全新成功申請ICBC 瑞士尊貴理財銀聯雙幣鑽石卡的全新主卡申請人須於發卡後首 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

迎新優惠	申請指定信用卡	發卡後首 2 個月內之認可消費要求
HK\$300 信用卡免找數簽賬額	ICBC瑞士尊貴理財銀聯雙幣鑽石卡	以相關信用卡簽賬或現金透支滿 HK\$3,000 或 RMB3,000 元

ICBC AXA 安盛白金卡

1. 迎新優惠「(迎新優惠)」只適用於由2025年4月1日起至2025年12月31日(包括首尾兩天)，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的下述指定信用卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
2. 全新成功申請ICBC AXA 安盛白金卡主卡的全新申請人須於發卡後首 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

迎新優惠	申請指定信用卡	發卡後首 2 個月內之認可消費要求
HK\$300 信用卡免找數簽賬額	<div><ul style="list-style-type: none">● ICBC AXA 安盛萬事達白金卡● ICBC AXA 安盛銀聯雙幣白金卡● ICBC AXA 安盛銀聯雙幣虛擬電子信用卡● ICBC AXA 安盛萬事達虛擬電子信用卡</div>	以相關信用卡簽賬或現金透支滿 HK\$3,000或 RMB3,000 元

ICBC香港明愛萬事達卡 / ICBC 仁愛堂Visa卡

1. 迎新優惠「(迎新優惠)」只適用於由2025年4月1日起至2025年12月31日(包括首尾兩天)，成功申請及獲批核由中國工商銀行(亞洲)有限公司(「本行」)所發行的 ICBC香港明愛萬事達卡或ICBC 仁愛堂Visa卡(「指定信用卡」)的全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
2. 全新成功申請ICBC香港明愛萬事達卡或ICBC 仁愛堂Visa卡主卡的全新申請人須於發卡後首 2 個月內以相關信用卡符合以下之認可消費要求(「認可消費要求」)方可獲享迎新優惠。

迎新優惠	申請指定信用卡	發卡後首 2 個月內之認可消費要求
HK\$150 信用卡免找數簽賬額	<div><ul style="list-style-type: none">● ICBC香港明愛萬事達卡● ICBC仁愛堂Visa卡</div>	以相關信用卡簽賬或現金透支滿 HK\$1,500 元

一般信用卡迎新禮品之條款及細則

- 1.主卡及附屬卡的消費將合併計算。
- 2.認可消費不適用於現金透支、結餘轉戶、信用卡現金兌現金額 / 稅務及私人貸款金額 / 商戶分期金額及其還款額、電子錢包增值 / 轉賬交易 (包括但不限於 Alipay、PayMe、Tap & Go 及 WeChat Pay)、八達通增值/自動增值、捐款、購買賭場籌碼、博彩交易、未經許可的簽賬、自動轉賬、所有繳費類別 (包括但不限於繳付信用卡費用、分期還款計劃、各項財務收費、逾期手續費、所有賬戶服務費、保險費用或公共事務費用、繳交稅項、強積金供款等；或本行不時決定的交易類別。)；亦不適用於中國內地超市購物、燃油、交通運輸費用、購買物業、汽車、批發、支付醫院費用及繳交學費等交易 (交易類別將根據 VISA / Master Card / 銀聯國際不時界定之商戶分類或由中國工商銀行 (亞洲) 有限公司 (「中國工商銀行 (亞洲)」) 全權酌情決定)；亦不適用於未誌賬 / 取消 / 退款 / 未經授權的交易。
- 3.如客戶同時經本行任何渠道申請並獲批核多張 ICBC 信用卡並符合認可消費要求，每位客戶亦只可獲取首張 ICBC 信用卡之申請禮品及/或卡啟禮品及/或迎新優惠 1 次。
- 4.如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享迎新優惠。
- 5.如客戶重複領取迎新優惠、符合消費要求的相關交易無論因何種理由已被取消或於發卡後首 12 個月內取消主卡賬戶，銀行保留毋須事先通知的情況下從其信用卡賬戶內扣除所獲領迎新優惠的價值的權利，價值視乎禮品參考零售價或免找數簽賬額。
- 6.本行將於符合認可消費要求後 6 至 8 星期內將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
- 7.申請禮品及迎新優惠之供應須視乎其供應量而定。數量有限，先到先得，送完即止。若禮品換罄或已被取代，本行將毋須作另行通知。本行並非獎賞之禮品或服務之供應商，對此獎賞禮品或服務並無作出任何聲明或擔保；因此有關禮品或服務的各方面(包括但

不限於質素及供應量)，本行毋須負上任何責任。如對有關禮品或服務有任何爭議或投訴，申請人應直接聯絡有關供應商。所有禮品或服務之使用及兌換須受有關供應商所訂定之條款及細則約束(如適用)。任何有關禮品申索、投訴或糾紛應由申請人與有關的供應商之間解決。任何申請人向供應商所作的申索將不會解除其對本行所承擔的付款責任或其他責任。

8.並非本條款及細則中任何一方的任何人士或實體，將不會擁有於《合約(第三者權利)條例》(香港法例第 623 章)下強制執行本條款及細則中任何部分的權利。

9.本行保留可隨時更改或終止申請禮品及或迎新優惠及不時修訂本條款及細則的權利。

10.迎新優惠須受有關條款及細則約束。

11.如有任何爭議，本行保留最終決定權。

12.中英文版本如有歧異，一概以中文版為準。

網上遞交申請禮品之條款及細則

1. 「網上遞交申請禮品」只適用於由2025年4月1日起至2025年6月30日(包括首尾兩天)，成功透過中國工商銀行(亞洲)有限公司(「本行」)網站、ICBC手機銀行、或工銀亞洲微信公眾號申請及獲批核以下指定信用卡(「指定信用卡」)之全新主卡申請人。如申請人現在為本行信用卡客戶或於過往 12 個月內取消任何本行信用卡(包括聯營卡)，即不可獲享申請禮品。
2. 全新信用卡主卡申請人(「持卡人」)須於期限內以相關信用卡符合以下之發放禮品要求/認可消費要求方可獲享優惠:

卡種	網上遞交申請禮品	認可消費要求
ICBC 粵港澳灣區銀聯雙幣虛擬電子信用卡 ICBC 粵港澳灣區萬事達虛擬電子信用卡 ICBC 聯合出版銀聯雙幣虛擬電子信用卡 ICBC Visa 虛擬電子信用卡	HK\$150 信用卡免找數簽賬額	成功申請相關信用卡及獲批核後，並於發卡後兩個月內進行任何認可消費簽賬或現金透支一次。
ICBC 聯合出版銀聯雙幣白金卡 ICBC 聯合出版銀聯雙幣鑽石卡 ICBC 聯合出版 Visa Signature 卡 ICBC 粵港澳灣區萬事達世界卡 ICBC 粵港澳灣區銀聯雙幣鑽石卡 ICBC 粵港澳灣區萬事達白金卡 ICBC 粵港澳灣區銀聯雙幣白金卡 ICBC 宇宙星座 Visa Signature 卡 ICBC 宇宙星座銀聯雙幣鑽石卡 ICBC 宇宙星座銀聯雙幣白金卡	HK\$100 信用卡免找數簽賬額	
ICBC AXA 安盛萬事達虛擬電子信用卡 ICBC AXA 安盛銀聯雙幣虛擬電子信用卡 ICBC AXA 安盛萬事達白金卡 ICBC AXA 安盛銀聯雙幣白金卡 ICBC 香港明愛萬事達白金卡	HK\$50 信用卡免找數簽賬額	

3. 本行信用卡中心將於符合認可消費要求後6至8星期內將網上遞交申請禮品存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
4. 即使同時經我行網站、ICBC手機銀行、或工銀亞洲微信公眾號申請多張信用卡，每位申請人只可獲取於我行申請及獲批核之首兩張信用卡(包括實體卡及電子卡)之網上遞交申請禮品。
5. 除特別註明外，本優惠不可與本行其他的推廣優惠同時使用。優惠受有關條款及細則約束。
6. 合資格信用卡持卡人賬戶於獲享現金回贈時必須仍然有效及沒有任何拖欠記錄。
7. 認可消費不適用於現金透支、結餘轉戶、信用卡現金兌現金額 / 稅務及私人貸款金額 / 商戶分期金額及其還款額、電子錢包增值 / 轉賬交易 (包括但不限於Alipay、PayMe、Tap & Go及WeChat Pay)、八達通增值/自動增值、捐款、購買賭場籌碼、博彩交易、未經許可的簽賬、自動轉賬、所有繳費類別 (包括但不限於繳付信用卡費用、分期還款計劃、各項財務收費、逾期手續費、所有賬戶服務費、保險費用或公共事務費用、繳交稅項、強積金供款等；或本行不時決定的交易類別。)；亦不適用於中國內地超市購物、燃油、交通運輸費用、購買物業、汽車、批發、支付醫院費用及繳交學費等交易 (交易類別將根據VISA / Master Card / 銀聯國際不時界定之商戶分類或由中國工商銀行 (亞洲) 有限公司 (「中國工商銀行 (亞洲)」) 全權酌情決定)；亦不適用於未誌賬 / 取消 / 退款 / 未經授權的交易。
8. 如客戶重複領取相關優惠、符合消費要求的相關交易無論因何種理由已被取消或於發卡後12 個月內取消主卡賬戶，銀行保留毋須事先通知的情況下從其信用卡賬戶內扣除所獲領相關優惠的價值的權利，價值視乎禮品參考零售價或免找數簽賬額。
9. 本行並非產品或服務之供應商，故此將不會就有關產品或服務質素承擔任何責任。
10. 付款時如商戶未能接受合資格信用卡的交易，有關優惠將會停止。交易將以惠顧時之優惠詳情為準，詳情請提前向有關商戶查詢。
11. 在任何情況下，任何人士不能因遇到任何通訊系統故障、中斷、截取、暫停、延遲、停電、損失、無法使用、毀壞、不正確的數據傳輸或因銷售點終端機包括機內相關軟件、銷售點交易設備、銀行卡、電子交易系統、銀行系統、電話線及網路等技術問題而引致交易付款有暫時影響、延遲或未能成功完成而向本行提出任何申索。
12. 與本優惠相關的任何爭議，本行保留最終決定權。
13. 本行保留權利隨時取消及/或暫停本優惠，及/或更改此條款及細則而毋須事先通知，並對有關取消或暫停或更改概不承擔任何責任。
14. 持卡人如有任何舞弊或欺詐行為，本行保留追究之權利及取消持卡人享用本優惠之資格。
15. 並非本條款及細則任何一方的任何人士或實體，將不會擁有於《合約(第三者權利)條例》(香港法例第623章)下強制執行本條款及細則任何部分的權利。
16. 本條款及細則的中英文本如有歧義，概以中文本為準。

TERMS & CONDITIONS OF CREDIT CARD WELCOME OFFER

Terms and Conditions for Credit Card welcome offer by card type

ICBC SUP UnionPay Dual Currency Platinum Card / ICBC SUP UnionPay Dual Currency Diamond Card / ICBC SUP Visa Signature Card / ICBC SUP UnionPay Virtual Digital Credit Card

1.The Application Gift is only applicable to new applicants who successfully applied and got approval for principal card of the following designated credit card (Designated Credit Card) issued by Industrial and Commercial Bank of China (Asia) Limited ("the Bank") with applications made from 1 April 2025 till 30 June 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Application Gift.

Card Activation Gift ("Card Activation Gift") and/or Welcome Gift ("Welcome Offer") are only applicable to new applicants who successfully applied and got approval for principal card of the following Designated Credit Card issued by Industrial and Commercial Bank of China (Asia) Limited ("the Bank") with applications made from 1 April 2024 till 30 June 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Card Activation Gift and/or the Welcome Offer.

2.Successful new applicants for principal card ("Cardholder") can enjoy the following Offers upon fulfilling the following Gift Offer Requirement / Designated spending requirement within the mentioned period.

Offer	Gift	Applying for Designated Credit Card(s)	Gift Offer Requirement
Application Gift	HK\$100 SUP Retail eVoucher	<ul style="list-style-type: none"> ICBC SUP UnionPay Virtual Digital Credit Card 	Successfully applied and got approved
Card Activation Gift	HK\$200 Free Credit Card Spending Limit		Accumulate retail spending or cash advance for HK\$/RMB200 with the card within the first 2 months from the date of card issuance
Welcome Offer	HK\$200 SUP Retail eVoucher & HK\$300 Free Credit Card Spending Limit		Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card within the first 2 months from the date of card issuance
Application Gift	HK\$100 SUP Retail eVoucher	<ul style="list-style-type: none"> ICBC SUP UnionPay Dual Currency Diamond Card ICBC SUP Visa Signature Card ICBC SUP UnionPay Dual Currency Platinum Card 	Successfully applied and got approved
Card Activation Gift	HK\$200 Free Credit Card Spending Limit		Accumulate retail spending or cash advance for HK\$/RMB200 with the card within the first 2 months from the date of card issuance
Welcome Offer	HK\$200 SUP Retail eVoucher & HK\$200 Free Credit Card Spending Limit		Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card within the first 2 months from the date of card issuance

Application Gift and Welcome Offer will be provided by email within 6 to 8 weeks after Cardholder fulfilled the relevant Gift Offer Requirement. SUP Retail eVoucher can be used in Physical Book Store (Including Joint Publishing, Chunghwa Book Co.and The Commercial Press) and Online Book Store "MyBookOne" (APP and webpage) for purchase of goods, terms and conditions for the use of related eVoucher are subject to the vendor's decision. To enjoy the Application Gift, Welcome Offer and other promotional gift (if any), Cardholder has to become MyBookOne@SUPer Card member, and provide email address in this application form. The validity period of SUP Retail eVoucher is 1 year and shall be invalid after the expiry date and cannot be redeemed for cash and/or exchanged into other gift(s). Once applied the credit card, you are agreed and authorized the Bank to disclose your email address to SUP to verify your MyBookOne@SUPer Card membership for the purpose of the gift offers.

The Bank will credit the Card Activation Gift or Welcome Offer to the respective account within 6 to 8 weeks after the Designated Spending Requirement on the card is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending. Employees of the Bank are not eligible for the Card Activation Gift.

ICBC Greater Bay Area World Mastercard/ ICBC Greater Bay Area Platinum Mastercard/ ICBC Greater Bay Area UnionPay Dual Currency Diamond Card/ ICBC Greater Bay Area UnionPay Dual Currency Platinum Card/ ICBC Horoscope Visa Signature Card/ ICBC Horoscope UnionPay Dual Currency Diamond Card/ ICBC Horoscope UnionPay Dual Currency Platinum Card/ ICBC Greater Bay Area UnionPay Dual Currency Digital Card/ ICBC Greater Bay Area Digital Mastercard/ ICBC Visa Virtual Digital Card

1.The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of the following designated credit card(s) (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this Welcome Offer from 1 April 2025 till 30 June 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Welcome Offer.

2.Successful new applicants for principal card of the Designated Credit Cards can enjoy the Welcome Offer upon fulfilling the Designated Spending Requirement ("the Designated Spending Requirement") within the first 2 months of new cards issuance.

Welcome Offer	Applying for Designated Credit Card(s)	Designated Spending Requirement within the first 2 months from the date of card issuance
HK\$800 Free Credit Card Spending Limit	<ul style="list-style-type: none">● ICBC Greater Bay Area UnionPay Dual Currency Digital Card● ICBC Greater Bay Area Digital Mastercard● ICBC Visa Virtual Digital Card	Accumulate retail spending or cash advance for HK\$/RMB3,000 with the card
HK\$700 Free Credit Card Spending Limit	<ul style="list-style-type: none">● ICBC Greater Bay Area World Mastercard● ICBC Greater Bay Area Platinum Mastercard● ICBC Greater Bay Area UnionPay Dual Currency Diamond Card● ICBC Greater Bay Area UnionPay Dual Currency Platinum Card● ICBC Horoscope Visa Signature Card● ICBC Horoscope UnionPay Dual Currency Diamond Card● ICBC Horoscope UnionPay Dual Currency Platinum Card	

ICBC Wise Gold World Mastercard Credit Card

1.Principal card applicant of ICBC Wise Gold World Mastercard Credit Card must be Hong Kong resident at or over 18 years of age and must hold an integrated account of ICBC Wise Gold. ICBC Wise Gold World Mastercard Credit Card is offered to ICBC Wise Gold customers only. In case of cancellation of the ICBC Wise Gold account, ICBC Wise Gold World Mastercard Credit Card will be cancelled and those exclusive offers on the card will not be available. **Please note that the ICBC Wise Gold World Mastercard Credit Card is only by invitation.**

2.The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of ICBC Wise Gold World Mastercard Credit Card ("Designated Credit Card") issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this Welcome Offer from 1 April 2025 till 31 December 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Welcome Offer.

3.Successful new applicants for principal card of ICBC Wise Gold World Mastercard Credit Card can enjoy the Welcome Offer upon fulfilling the Designated Spending Requirement (the"Designated Spending Requirement") within the first 2 months of new cards issuance.

Welcome Offer	Applying for Designated Credit Card(s)	Designated Spending Requirement within the first 2 months from the date of card issuance
HK\$300 Free Credit Card Spending Limit	ICBC Wise Gold World Mastercard Credit Card	To make retail spending or cash advance with the Card once

ICBC "Elite Club" Platinum Mastercard

1. Principal card applicant of ICBC "Elite Club" Platinum Mastercard must be Hong Kong resident at or over 18 years of age and must hold an integrated account of ICBC (Asia)"Elite Club". ICBC "Elite Club" Platinum Mastercard is offered to ICBC (Asia)"Elite Club"customers only. In case of cancellation of the ICBC (Asia)"Elite Club"account, ICBC "Elite Club" Platinum Mastercard will be cancelled, and those exclusive offers on the card will not be available.
2. The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of ICBC "Elite Club" Platinum Mastercard ("Designated Credit Card") issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this Welcome Offer from 1 April 2025 till 31 December 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Welcome Offer.
- 3.Successful new applicants for principal card of ICBC "Elite Club" Mastercard can enjoy the Welcome Offer upon fulfilling the Designated Spending Requirement (the "Designated Spending Requirement") within the first 2 months of new cards issuance.

Welcome Offer	Applying for Designated Credit Card(s)	Designated Spending Requirement within the first 2 months from the date of card issuance
HK\$300 Free Credit Card Spending Limit	ICBC "Elite Club" Platinum Mastercard	To make retail spending or cash advance with the Card once

ICBC Swiss Privilege UnionPay Dual Currency Diamond Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful applicants for principal card of ICBC Swiss Privilege UnionPay Dual Currency Diamond Card (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this Welcome Offer from 1 April 2025 till 31 December 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Welcome Offer.
2. Successful new applicants for principal card of ICBC Swiss Privilege UnionPay Dual Currency Diamond Card can enjoy the Welcome Offer upon fulfilling the Designated Spending Requirement ("the Designated Spending Requirement") within the first 2 months of new cards issuance.

Welcome Offer	Applying for designated credit card(s)	Designated Spending Requirement within the first 2 months from the date of card issuance
HK\$300 Free Credit Card Spending Limit	ICBC Swiss Privilege UnionPay Dual Currency Diamond Card	Accumulate retail spending or cash advance for HK\$/RMB3,000

ICBC AXA Platinum Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of the following designated credit card(s) (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this Welcome Offer from 1 April 2025 till 31 December 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Welcome Offer.
2. Successful new applicants for principal card of ICBC AXA Platinum Card can enjoy the Welcome Offer upon fulfilling the Designated Spending Requirement ("the Designated Spending Requirement") within the first 2 months of new cards issuance.

Welcome Offer	Applying for Designated Credit Card(s)	Designated Spending Requirement within the first 2 months from the date of card issuance
HK\$300 Free Credit Card Spending Limit	<ul style="list-style-type: none"> ● ICBC AXA Platinum Mastercard ● ICBC AXA UnionPay Dual Currency Platinum Card ● ICBC AXA UnionPay Dual Currency Virtual Digital Credit Card ● ICBC AXA Mastercard Virtual Digital Credit Card 	Accumulate retail spending or cash advance for HK\$/RMB3,000

ICBC Caritas-HK MasterCard / ICBC Yan Oi Tong Visa Card

1. The Welcome gift offer ("Welcome Offer") is only applicable to successful new applicants for principal card of ICBC Caritas-HK MasterCard or ICBC Yan Oi Tong Visa Card (Designated Credit Card(s)) issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with applications made under this Welcome Offer from 1 April 2025 till 31 December 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Welcome Offer.
2. Successful new applicants for principal card of ICBC Caritas-HK MasterCard or ICBC Yan Oi Tong Visa Card can enjoy the Welcome Offer upon fulfilling the Designated Spending Requirement (the "Designated Spending Requirement") within the first 2 months of new cards issuance.

Welcome Offer	Applying for designated credit card(s)	Designated Spending Requirement within the first 2 months from the date of card issuance
HK\$150 Free Credit Card Spending Limit	<ul style="list-style-type: none"> ● ICBC Caritas-HK MasterCard ● ICBC Yan Oi Tong Visa Card 	Accumulate retail spending or cash advance for HK\$1,500

General Terms and Conditions for credit card welcome offer

1. Spending of principal Cardholder and supplementary cardholder will be combined.
2. Designated spending requirement is not including to the 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), Octopus Add Value / Automatic Add Value transactions, donations, purchase of casino chips, gambling transactions, unauthorized transactions, autopay 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, 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 Commercial Bank of China and (Asia) Limited). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.
3. Each Applicant may only receive one Application Gift and/or Card Activation Gift and/or one Welcome Offer, notwithstanding the number of successful credit card applications being made via for their first ICBC Credit Card any channels and approved by the Bank and the designated spending requirement of each of the credit cards being fulfilled.
4. Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia)

Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Welcome Offer.

5.If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Bank reserves the right to debit the amount equivalent to the cost of the welcome offer to the Cardholder's account without prior notice. The cost of the Welcome Offer refers to the amount of suggested retail price or free credit card spending limit.

6.The Bank will credit the Free Credit Card Spending Limit to the respective account within 6 to 8 weeks after the Spending Requirement of the card is fulfilled. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.

7.Application Gift and Welcome Offer are subject to availability and available on a first-come-first served basis, while stocks last. The Bank will not provide notice of non-availability or substitution. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service or reward and shall have no liability for any matters relating thereto. Cardholder should contact the suppliers directly if there is any complaint or dispute on such product or service or offer. Use or redemption of any product or service or offer under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable). Any claim, complaint, or dispute concerning any gift must be referred to and resolved between the relevant supplier and the Cardholder, which shall in no way relieve such Cardholder from his/her payment or other obligations to us.

8.Any person or entity that is not a party to these Terms and Condition 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.The Bank reserves the right to vary or terminate the Application Gift and/or Welcome Offer at any time and to amend these Terms and Conditions from time to time.

10.Offers are subject to the relevant terms and conditions.

11.In case of any dispute, the decision of the Bank shall be final and conclusive.

12.In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

Terms and Conditions of the Online Application Gift

1. Online Application Gift ("Online Application Gift") is applicable to successful new applicants for principal card of the following designated credit card ("Designated Credit Card") issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") with online applications made through ICBC Online Banking, ICBC Mobile banking and WeChat ICBC Official Account from 1 April 2025 till 30 June 2025 (both dates inclusive). Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card or those who have cancelled any ICBC (Asia) Credit Card (includes Affinity Card) in the past 12 months will not be eligible for the Online Application Gift.
2. Applicant who submits an online application successfully and approved the designated credit card, and made any eligible spending, shall be entitled to the following gift:

Card type	Online Application Gift	Gift Offer Requirement
ICBC Greater Bay Area UnionPay Dual Currency Digital Card ICBC Greater Bay Area Digital Mastercard ICBC SUP UnionPay Virtual Digital Credit Card ICBC Visa Virtual Digital Card	HK\$150 Free Credit Card Spending Limit	Successfully applied and got approved related card and made any eligible spending (retail spending or cash advance) within first 2 months from the date of card issuance
ICBC SUP UnionPay Dual Currency Platinum Card ICBC SUP UnionPay Dual Currency Diamond Card ICBC SUP Visa Signature Card ICBC Greater Bay Area World Mastercard ICBC Greater Bay Area UnionPay Dual Currency Diamond Card ICBC Greater Bay Area UnionPay Dual Currency Platinum Card ICBC Greater Bay Area Platinum Mastercard ICBC Horoscope Visa Signature Card ICBC Horoscope UnionPay Dual Currency Diamond Card ICBC Horoscope UnionPay Dual Currency Platinum Card	HK\$100 Free Credit Card Spending Limit	
ICBC AXA Mastercard Virtual Digital Credit Card ICBC AXA UnionPay Dual Currency Virtual Digital Credit Card ICBC AXA Platinum Mastercard ICBC AXA UnionPay Dual Currency Platinum Card ICBC Caritas Hong Kong Platinum Mastercard	HK\$50 Free Credit Card Spending Limit	

3. Credit Card Centre will credit the Free Credit Card Spending Limit to the respective account within 6-8 weeks. Free Credit Card Spending Limit can only be used for future spending, and cannot be used for cash advance or repayment of credit card spending.
4. Each Applicant may only receive Online Application Gift for the first 2 credit cards (including Physical credit card and Virtual Digital Credit Card) which applied and approved through ICBC Online Banking, ICBC Mobile banking and WeChat ICBC Official Account, notwithstanding the number of successful applications.
5. Unless otherwise specified, this offer cannot be used in conjunction with other promotional offers of the Bank. Offers are subject to relevant terms and conditions.
6. The account of the eligible credit card holder must still be valid and have no default record when receiving the cash rebate.
7. Designated spending requirement is not including to the 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), Octopus Add Value / Automatic Add Value transactions, donations, purchase of casino chips, gambling transactions, unauthorized transactions, autopay 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, 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 Commercial Bank of China and (Asia) Limited). Transactions which have not been posted, cancelled, refunded or not authorized are not eligible to the rewards.
8. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Bank reserves the right to debit the amount equivalent to the cost of the Online Application Gift to the cardholder's account without prior notice.
9. The Bank is not the supplier of any product or service for the rewards, offers and gifts, and makes no representation or guarantee in respect of such product, service and offer.
10. If the merchant cannot accept transactions with eligible credit cards during payment, the relevant offers will be terminated. The transaction will be subject to the discount details at the time of patronage. Please check with the relevant merchant in advance for details.
11. Under no circumstances shall any person be liable for any failure, interruption, interception, suspension, delay, power outage, loss, unavailability, destruction, incorrect data transmission or any failure of any point-of-sale terminal including in-machine related. Any claim against the Bank due to technical problems such as software, point-of-sale transaction equipment, bank cards, electronic transaction systems, banking systems, telephone lines and networks that temporarily affect, delay or fail to complete transaction payments.
12. The Bank reserves the right to vary or terminate the offer and to amend these Terms and Conditions from time to time.
13. The Bank reserves the right to cancel and/or suspend this offer, and/or change these terms and conditions at any time without prior notice, and assumes no responsibility for such cancellation or suspension or changes.
14. If the cardholder commits any fraud or fraud, the Bank reserves the right to pursue the case and disqualify the cardholder from enjoying this offer.
15. 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.
16. If there is any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.