

Terms and Conditions of “Bank of Communications (Hong Kong) x The Hong Kong, China Automobile Association” Credit Card Application Promotion

1. This promotion is applicable for the applicants who do not hold the principal card(s) of any card type(s) issued by Bank of Communications (Hong Kong) Limited (the “Bank”) in Hong Kong at the time of card application or in the past 12 months (the “Applicant”) (excluding supplementary cards). If the Applicant does not fulfill this condition, Applicant will not be eligible for any of the promotional welcome gifts even though your credit card is successfully approved and issued.
2. The Promotion Period is from now till 31 March 2024, both days inclusive (“Promotion Period”)

Exclusive Reward

- I. If the Applicants who have successfully applied for VISA Platinum Card, CUP Dual Currency Diamond Card and Greater Bay Area CUP Dual Currency Diamond Card via the Bank of Communications (Hong Kong) website by entering the promo code "ETC01" of the Hong Kong Automobile Association of China ("HKAA") to get an additional exclusive reward of HKAA membership for one year; (valued at HKD400) during the promotion period. If customers want to join or extend "Ordinary Member"/"Commercial Member", it is required to pay the difference of Annual Subscription fee (the relevant Annual Subscription fee are subject to those provided by HKAA, please visit HKAA's website or inquire the staff of HKAA); if the customer is “Life Member”, the reward will be changed to other gift which is equal to the value of HKD400. Each eligible applicant can be entitled the reward once during the promotion period.

Membership Category	Annual Subscription	To Enjoy Exclusive Offer If Apply Credit Card
Associate Member	HKD400	Wavier
Ordinary Member	HKD1,180	Renewal Annual Subscription HKD780
Commercial Member	HK\$1,180	Renewal Annual Subscription HKD780
Life Member	*	Equal valued at HKD400 gift

- II. The Bank does not provide HKAA Membership. The benefits and services of membership are subject to relevant terms and conditions. please visit HKAA's website or inquire the staff of HKAA. If the applicant has any inquiries, comment or complaints about the membership or related service quality, please contact HKAA directly. The Bank has no responsibility whatsoever. All liability related to HKAA Membership or related services shall be borne solely by HKAA.
- III. The gift redemption letter of HKAA Membership welcome gift will be sent to the principal card applicant’s local correspondence address recorded in the bank within 2 months after the credit card is successfully approved. Applicants must ensure that the local correspondence address kept with the bank is accurate. Applicants must contact HKAA to make an appointment to apply for HKAA membership renewal, and must bring along with the redemption letter. For details such as HKAA’s information, address and redemption date, please refer to the redemption letter. If the redemption letter is lost, stolen or damaged, the bank will not reissue it and assumes no responsibility.
- IV. Each applicant can enjoy the offer at once only.

Terms and Conditions of Welcome Gift Offer

3. The applicants who have successfully applied for the principal card of Visa Platinum Card **and** Greater Bay Area CUP Dual Currency Diamond Card (called as “CUP Card”) issued by the Bank in Hong Kong and fulfil the following requirement will be entitled to the both welcome gifts as below.

Card Type	Welcome Gifts	Spending Requirement (Supplementary card spending will be combined with the relevant principal card)
Visa Platinum Card	HKD350 Spending Rebate	New card accumulate eligible spending of HKD3,500 or above within the first 3 months of new card issuance
Greater Bay Area CUP Dual Currency Diamond Card	Enjoy 10% Spending Rebate of Mobile Spending (Maximum rebate amount is HKD350)	New card through Mobile Spending can enjoy 10% spending rebate of Eligible Spending Transactions within the first 3 months of new card issuance

Example of Spending Rebate:

Card Type	Accumulate Eligible Spending Amount	Rebate Amount
Visa Platinum Card	HKD3,500	HKD350
Greater Bay Area CUP Dual Currency Diamond Card	HKD2,500 Mobile Spending x 10%	HKD250
		Total HKD600

4. Applicants successfully have applied for the following single principal card during Promotion Period and fulfill the following requirement will be entitled to the below welcome gifts.

Card Type	Welcome Gift	Spending Requirement (Supplementary card spending will be combined with the relevant principal card)
Visa Platinum Card	HKD200 Spending Rebate	Accumulate Eligible Spending of HKD3,500 or above within the first 3 months of new card issuance
CUP Dual Currency Diamond Card		Accumulate Eligible Spending of HKD/RMB 3,500 or above within the first 3 months of new card issuance (Including eligible spending in HKD and RMB account)
Greater Bay Area CUP Dual Currency Diamond Card	Enjoy 10% Spending Rebate of Mobile Spending (Maximum rebate amount is HKD200)	New card through Mobile Spending can enjoy 10% spending rebate of Eligible Spending Transactions within the first 3 months of new card issuance

5. “Eligible Spending Transactions” includes the transaction of (1) Local retail transaction, (2) Foreign

currency retail transaction (non HKD), (3) Online retail transaction (4) Octopus AAVS transaction, and (5) Cash advance in Visa Platinum Credit Card and CUP Dual Currency Diamond Card account during the promotion period. “Eligible Spending Transactions” in Visa Platinum Credit Card and CUP Dual Currency Diamond Card excludes: electronic wallet transaction including but not limited to UnionPay App, WeChat Pay HK, PayMe and Alipay, cash/purchase instalment amount, balance transfer amount, MPF/SVC contribution, all online bill payment via webpage of the Bank, purchase of casino chips, purchase of traveler’s cheque, payment of all credit card charges (e.g. annuals fees, finance charges, etc.) and any credit card transactions designated by the Bank from time to time.

6. “Mobile Spending” refer to the credit card spending transaction through Apple Pay, WeChat Pay HK, UnionPay App or UnionPay QR Code Payment, which must bind to Greater Bay Area CUP Dual Currency Diamond Card issued by the Bank as the debit account.
7. “Eligible Spending Transactions” of Greater Bay Area CUP Dual Currency Diamond Card only includes the retail spending transaction through (1) Apple Pay, (2) WeChat Pay HK, (3) UnionPay App and (4) UnionPay QR Code Payment during the promotion period. “Eligible Spending Transactions” in CUP Dual Currency Diamond Card excludes: cash/purchase instalment amount, balance transfer amount, MPF/SVC contribution, all online bill payment via webpage of the Bank, purchase of casino chips, purchase of traveler’s cheque, payment of all credit card charges (e.g. annuals fees, finance charges, etc.) and any credit card transactions designated by the Bank from time to time.
8. For the applicants using CUP Card for every RMB1 of spending will be calculated as HK\$1 for eligible retail spending amount.
9. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventual cancelled/refunded will be considered as non-eligible transactions, but also it’s inapplicable for this promotion.
10. Eligible spending transactions must be posted into designated credit card account within 3 months from the new credit card issue date. Other unposted transactions (including but not limited to dispute transactions, reversal transactions or delay posted by merchants) before the spending period is not applicable for this program/and regarded as non-eligible spending transactions.
11. Once the Gift is chosen, Gift cannot be exchanged for alternative. All gifts cannot be redeemed for cash or other products or any discounts, refunded or transferred.
12. The Spending Rebate of Visa Platinum Card and CUP Dual Currency Diamond Card will be credited to eligible applicants’ Visa Platinum Card and/ or CUP Dual Currency Diamond Card principal account (HKD Account) within 2 months upon the month of meeting the relevant spending requirements; the Spending Rebate of Greater Bay Area CUP Dual Currency Diamond Card will be credited to eligible applicants’ Greater Bay Area CUP Dual Currency Diamond Card principal

account (HKD Account) by the date stated in below table and the Bank reserves the right to vary the delivery date of spending rebate at any time without further notice. The Spending Rebate will be rounded to the nearest dollar.

Card Issuance Date	Delivery Date of Spending Rebate
Jan to March 2024	July 2024

13. Spending rebate can only be used for retail spending and cannot be used as cash advance or to offset financial charge or to settle outstanding balance incurred before spending rebate is awarded. Spending rebate cannot be redeemed for cash or other gift items, refunded or transferred. Also, card account must be valid and maintain good credit status during the entire Promotion Period and fulfillment period.
14. The Bank reserves the right to charge each Applicant an administrative fee of HK\$600 for each card without prior notice to the applicants, if the Applicant of this promotional offer cancels his/her credit card within 13 months from the new credit card issue date.
15. The Bank reserves the right to charge each applicant an administrative fee of HK\$600 for each card if the applicant obtains a welcome gift to which he/she is not entitled, acquires duplicate gift, uses ineligible spending transactions (as determined by the Bank) to obtain his/her welcome gift or commits any fraud or abuse in relation to the gift redemption. The said fee will be debited from the CUP Card (HKD Account). Bank reserves the right to demand immediate payment for the outstanding unpaid amount and all interest and other related fees and/or charges forthwith.
16. For all records of services and transaction in this Promotion, the Bank's record shall prevail. The Bank shall not be liable if any information submitted by the Customers has been delayed, lost, invalid or unidentifiable due to any technical problems of the computers or network.
17. The Bank reserves the right to vary the terms and conditions, to change, suspend or terminate this promotions at any time without prior notice. The Bank accepts no liability for any matters relating to changes, suspension or termination of the promotions.
18. In case of any disputes of this promotion, related terms and conditions and gifts entitlement, The Bank's decisions shall be final and conclusive.
19. No person other than The Cardholders and The Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any terms under these terms and conditions.
20. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of “Northbound Travel for Hong Kong Vehicles” ETC Promotion

1. “Northbound Travel for Hong Kong Vehicles” ETC Promotion (Promotion) is applicable to the Cardholders (“Cardholders”) of both Principal CUP Dual Currency Credit Card(s) issued by Bank of Communications (Hong Kong) Limited (“Bank”) in Hong Kong (“Eligible Credit Card Account”). It is not applicable to VISA Card(s), Supplementary card, the Pacific Internet Card and gift card. Eligible Credit Card will be counted by credit card number.
2. The Promotion Period is from 1 January 2024 to 31 December 2024, both days inclusive (“Promotion Period”)
3. Offer 1: Customers can receive a complimentary of an Unitoll Card (Debit Card and Electronic Tag), the valued at HKD450 if customers have successfully applied for an Unitoll account by binding an eligible credit card account. The Unitoll Card monthly fee waiving arrangement also will be applied. The details of Unitoll Card is determined by the supplier. The Bank has no liability whatsoever. Offer 1 is not applicable to Goods Vehicle and vehicles registered with Unitoll On Board Unit.
4. Offer 2: According to the Ministry of Transport of the People’s Republic of China issued the “Notice on Vigorously Promoting the Development and Application of Expressway ETC” 《關於大力推動高速公路 ETC 發展應用工作的通知》 Mingdian [2019] No. 45) with effect from 00:00 midnight on 1 July 2019, vehicles using electronic payment for toll payment on the toll roads will be entitled 5% discount on the toll payment under the preferential policy and the People's Government of Guangdong Province issued the "Implementation Plan for Deepening the Reform of the Toll Road System in Guangdong Province and Abolition of Provincial Boundary Toll Stations on Expressways" 《廣東省深化收費公路制度改革取消高速公路省界收費站實施方案》.
5. Cardholders understand and accept that the Unitoll Card is provided by the supplier. Any responsibility relating to the Unitoll Card services (include but not limit to its quality and stability) should be directed to the supplier. The Bank has no responsibility for that. Usage of Unitoll Card is subject to relative terms and conditions, please contact supplier for inquiry. The Bank will not liable for any responsibility for payment error caused by Cardholder’s Unitoll On Board Unit incompatibility or others system problem.
6. All rewards cannot be sold or transferred to others, exchanged for cash or exchanged to other products

or offers.

7. All spending transaction dates are counted by the transaction date of the Bank's record. Eligible Transaction must be posted before the credit rebate credited into designated credit card account. Other unposted transactions (including but not limited to disputed transactions, reversal transactions or delay in posting by merchants) are not applicable for the Promotion, and such transactions are non-eligible spending transactions.
8. Eligible Credit Card Account must be valid and in good financial standing. Any fraud or abuse, false trading or other unauthorized, cancelled, refunded or unposted transactions are not applicable for the Promotion. The Bank will verify the credit card transaction record to confirm credit card accounts' eligibility for the Promotion and the entitlement of the credit rebate. The Cardholders are required to keep the relevant original sales receipts and Credit Card sales slips for inspection upon request by the Bank. In case of disputes, the Cardholders are required to submit the relevant original sale receipt(s) and Credit Card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned. In case of discrepancy between the Bank's computer record and details recorded on the credit card sales slip, the Bank's computer record shall prevail.
9. If the Cardholders have cancelled any related transactions which had been included in calculating for the Promotion after Promotion Period, the Bank reserves the right to debit the amount equivalent to the value of the reward from the eligible Credit Card Account without prior notices.
10. The offered spending rebate can only be used as retail spending transaction in the future and the spending rebate cannot be returned, transferred, exchanged for cash or used as cash advance withdrawal.
11. The Bank reserves the right to vary the terms and conditions, to change or terminate the Programs at any time without prior notice. The Bank accepts no liability for any matters relating to changes or termination of the Program
12. In case of any disputes, the Bank's decisions shall be final and conclusive
13. No person other than the Customer and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions
14. If there is any inconsistency or conflict between the English and Chinese versions of these terms and

conditions, the Chinese version shall prevail.

Foreign/ RMB exchange involves exchange rate risk.

To borrow or not to borrow? Borrow only if you can repay!

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)