

## 迎新禮品換領條款及細則 Terms & Conditions for Welcome Gift Redemption

- 推廣期由即日起至2018年6月30日。申請人須於推廣期內成功申請由交通銀行（香港）有限公司（「銀行」）於香港發行的交通銀行仁濟銀聯雙幣信用卡，方可享有推廣優惠及迎新優惠。
- 成功申請仁濟銀聯雙幣信用卡主卡之申請人，可選擇以持卡人義「捐贈港幣\$250予仁濟緊急援助基金」或免費換領「Smartech多功能萬用鍋」或「Smartech智能LCD多功能雙發熱電蒸籠」作為迎新優惠。
- 申請人須於新卡發出日期起3個月內累積購物簽賬或現金透支滿港幣/人民幣4,500元（合計港幣賬戶及人民幣賬戶簽賬或現金透支），方可享有推廣之迎新優惠。
- 「Smartech多功能萬用鍋」及「Smartech智能LCD多功能雙發熱電蒸籠」之禮品換領信將於持卡人達到所有有關購物簽賬或現金透支要求後2星期內寄出主卡持卡人。禮品換領信如有遺失、被竊或損毀，銀行將不會補發。
- 申請人若選擇以持卡人義「捐贈港幣\$250予仁濟緊急援助基金」，銀行將於持卡人達到所需購物簽賬或現金透支要求後8星期內以持卡人的名義捐贈港幣\$250予「仁濟緊急援助基金」賬戶。仁濟醫院將就此捐款向持卡人印發收據。持卡人授權銀行披露與持卡人有關的資料予仁濟醫院以處理捐款指示、印發捐款收據及作宣傳及推廣之用。持卡人該年度之累積捐款達港幣\$100或以上可申請扣稅。如若日後不欲收到有關仁濟醫院之宣傳資料及推廣，持卡人須致電2416 8409或傳真至2412 0245與仁濟醫院董事局會計部以作安排。
- 購物簽賬包括(1)本地零售簽賬交易、(2)以外幣（即非港幣）之海外零售簽賬交易、(3)網上購物之零售簽賬交易及(4)八達通自動增值服務之交易。購物簽賬並不包括捐款予仁濟之交易、信用額套現/簽賬分期供款、結餘轉戶金、強積金/自積金供款、所有經銀行網上銀行繳費服務交易、購買賭場籌碼、購買旅行支票、所有信用卡收費繳款（例如：年費、財務收費等）及銀行不時指定之信用卡交易。
- 若卡戶以銀行發出之銀聯雙幣信用卡每簽賬人民幣1元相等於港幣1元計算購物簽賬。
- 未誌賬/取消/退款的交易及任何被發現為欺詐交易或最終被取消/退款的交易，皆為不合資格簽賬。
- 合資格簽賬必須於發卡後3個月內入賬，否則不論任何原因而造成延遲入賬（包括但不限於因爭議交易、退單交易或商戶延遲交單等），有關交易款項均不適用于是次推廣計劃簽賬/有關交易款項均屬不合資格的簽賬。
- 若主卡持卡人於新卡發出日期後13個月內取消該卡，銀行保留就每張被取消的主卡或向每位持卡人收取港幣\$600行政費用，而毋須事先通知持卡人。有關費用將從主卡持卡人的信用卡賬戶內扣除。
- 申請人如於現在持有或過去12個月內曾持有銀行發出任何卡種之主卡，將不獲贈任何迎新優惠之迎新優惠。
- 迎新優惠一經選定，將不可更改，亦不可兌換現金或其他優惠。迎新禮品數量有限，先到先得。若所選之迎新禮品換領，銀行有權以其他優惠代替。
- 如持卡人於不符合資格的情況下換領迎新優惠、重複換領迎新優惠、以（銀行決定認為）不符合規格的交易換領迎新優惠或對此推廣活動涉及任何詐騙行為，銀行保留向每位持卡人收取港幣\$600行政費用的權利。有關費用將從主卡持卡人的信用卡賬戶內扣除。
- 此迎新優惠只適用於信用狀況良好及於換領迎新優惠或銀行作出迎新捐款期間主卡信用卡賬戶仍然有效之持卡人。
- 持卡人明白及接納所有圖片、產品及服務的資料、供應及說明均由商戶提供及只供參考，銀行概不承擔任何責任。所有與產品及/或服務相關之責任（包括但不限於其質素及供應量）均由商戶獨自承擔。
- 銀行有權隨時修改此條款及細則、更改或取消此迎新優惠而毋須事先通知申請人。
- 除申請人及銀行以外，並無其他人士有權根據香港法例第623《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 如有任何爭議，銀行及商戶保留最終決定權。
- 本推廣優惠條款及細則之中、英文版本如有任何歧異，一概以中文版本為準。

- The promotion period is valid from now until 30 June 2018. Applicant must have successfully applied for a Bank of Communications Yan Chai Dual Currency Credit Card issued by Bank of Communications (Hong Kong) Limited (the 'Bank') in Hong Kong during the promotion period to enjoy the promotional offer and welcome offer.**
- Applicants who successfully apply for a principal Yan Chai Dual Currency Credit Card can choose to "Donate HK\$250 to Yan Chai Emergency Assistance Relief Fund" in the cardholder's name, or select "Smartech Intelligent Multi Cooker" or "Smartech Smart LCD Food Steamer" for free.**
- Cardholders are required to accumulate retail purchase or cash advance of HKD/CNY 4,500 or above (including retail purchase or cash advance in HKD and CNY accounts) within 3 months of the new credit card issuance in order to be eligible for the promotional offer or the welcome gift.
- A Gift Redemption Letter will be sent to the eligible cardholders who select "Smartech Intelligent Multi Cooker" or "Smartech Smart LCD Food Steamer" within 2 weeks after all requirements on retail purchase or cash advance are fulfilled. Lost, stolen or damaged Gift Redemption Letters will not be re-issued.**
- Applicant who selected to "Donate HK\$250 to Yan Chai Emergency Assistance Relief Fund" in the cardholder's name acknowledge that, the bank will donate HK\$250 on behalf of the cardholders to "Yan Chai Emergency Assistance Relief Fund" within 8 weeks after the cardholders have met all requirements on retail purchase or cash advance (The donation amount will depend on the credit card type). Yan Chai Hospital will issue the donation receipt to the cardholders. Cardholders authorize the Bank to disclose their information to Yan Chai Hospital for processing the donation instruction, issuance of donation receipt and for promotion use. The annual accumulated donations of HK\$100 or above are tax deductible. Cardholders who do not wish to receive any promotional materials and direct marketing from the Yan Chai Hospital, please contact Yan Chai Hospital Board Account Department at 2416 8409 or fax to 2412 0245 for arrangement.**
- Retail purchase includes (1) Local retail transaction, (2) Foreign retail transaction (non HKD), (3) Online retail transaction and (4) Octopus AAVS transaction. Retail purchase does not include donation to Yan Chai, 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. annual fees, finance charges, etc.) and any credit card transactions designated by the Bank from time to time.
- For the cardholders using CUP Dual Currency Credit Card for every CNY1 of spending will be calculated as HKD1 for retail spending.
- Un-posted/cancelled/refunded transactions and transactions that are found

fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.

- 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 limit 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 transaction.
- The Bank reserves the right to charge each principal cardholder an administrative fee of HK\$600 for each card without prior notice to the cardholders, if the cardholder of this promotional offer cancels his/her credit card within 13 months from the new credit card issue date.
- Applicant who is currently holding or has held the principal card(s) of any card type(s) issued by the Bank in the past 12 months is not eligible for any of the promotional welcome gifts upon approval of application.**
- Once the promotional welcome gift is chosen, welcome gift cannot be exchanged for alternative. Promotional welcome gifts are available on a first-come-first-served basis while stock lasts. If the cardholder's choice of welcome gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement. Welcome gifts cannot be exchanged for cash.
- If a cardholder has made multiple redemptions or the relevant transaction for fulfilling of the spending requirement has been cancelled or become void for whatever reasons, the Bank reserves the right to charge each cardholder an administrative fee of HK\$600 against the cardholder's account without prior notice.
- This promotional offer is applicable only to successful cardholder who maintains good credit status and whose principal credit card account is valid at the time of redemption.
- Cardholder understands and accepts all information of the visual, product and service, supply and description are provided by merchants and for reference only, the Bank accepts no liability for any matters relating to any such products and/or services. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services (including, but not limited to the quality and supply) provided.**
- The Bank reserves the right to vary the terms and conditions, to change or terminate this promotional offer at any time without prior notice to the Applicant.
- No person other than the Applicant and the Bank has the right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or to enjoy the benefit of any provisions under these Terms and Conditions.
- In case of any disputes, the decision of the Bank and merchants shall be final and conclusive.
- In the case of any discrepancy(ies) between the Chinese and English version of this promotional material, Chinese version shall prevail.

## 登記電郵地址獎賞之條款及細則\* Terms and conditions for Registration of e-mail Address\*

- 申請人於推廣期內經此表格登記電郵地址可獲信用卡500信用卡獎賞積分（獎賞積分）。
- 積分獎賞將於主卡發卡後4至8星期內自動存入合資格申請人之主卡賬戶內。
- 如申請人提供之電郵地址不正確或於任何可能的情况下導致電郵不能成功送出，銀行保留權利從申請人之主卡賬戶內扣取與積分獎賞價值相等之金額，而毋須事前通知。
- 積分獎賞不可作現金透支提取、不可兌換現金、其他商品或折扣，亦不得轉讓。
- 除申請人及銀行外，任何人均無權根據香港法例第623章《合約（第三者權利）條例》強制執行本條款及細則的任何條款或享有任何條款下的利益。
- Customer register e-mail address through this application during promotion period can enjoy the promotional offer as 500 Credit Card Bonus Points (the "Reward") for each Credit Card.
- The Reward will be credited to eligible principal card account within 4-8 weeks after card issuance.
- If customer who provided the email address, is invalid or in any event where the delivery is failed, the Bank reserve the right to charge the equivalent value of the Reward directly from the principal cardholder credit card account without prior notice.
- Credit Card Bonus Points cannot be withdrawn as cash advance, cannot be exchange for cash, other goods or discount, and is not transferable.
- No person other than the applicants and the Bank has the right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or to enjoy the benefit of any provisions under these terms and conditions.

## 客戶須知 Important Notice to Customer(s)

本申請表將規管已向或將向閣下提供的服務。閣下須向銀行提供本申請表所要求提供的資料及銀行於將來不時要求閣下提供的其他資料（包括但不限於就閣下身份而提交的自我證明書（其格式由銀行訂明））。若該些資料日後有任何變更，閣下須即時通知銀行。不然，銀行可能無法向閣下提供或繼續提供服務。有關閣下自願提供的資料（包括其中的個人資料）銀行可作的用途或披露，及有關閣下如何索取或要求更正該等資料的詳情，請參閱隨此申請表附奉的〈關於個人資料（私隱）條例致客戶的通知〉或瀏覽銀行網頁www.hk.bankcomm.com。

This application form will govern the service(s) provided or to be provided to you. You will need to supply our Bank with the information required by this application form and such other information (including, but not limited to, a self certification as to your status in our Bank's prescribed form) as our Bank may require from time to time in the future. If there is any subsequent change in this information you will need to promptly notify our Bank. Or else, our Bank may not be able to provide or continue to provide the service(s) to you. For details of the purposes, for which information (including personal data) voluntarily so supplied may be used or disclosed by our Bank and how you and the individual(s) concerned may have access to or request correction of such information, please refer to our "Notice to Customers relating to the Personal Data (Privacy) Ordinance", which has been provided to you. If you wish to obtain the same, please contact any of our branches or visit our website at www.hk.bankcomm.com.