



General Terms and Conditions:

1. For the Terms and Conditions of the Promotion Program, "Bank" refers to Bank of Communications (Hong Kong) Limited.
2. To be eligible for the offered handling fee rebate and/or spending reward, the eligible Credit Card Account must be valid and in good financial standing. Any fraud and abuse, false trading and other unauthorized, cancelled, refunded or unposted credit card cash advance transactions and/or credit card transactions are not applicable for this program. The Bank will verify the credit card transaction record to confirm credit card accounts' eligibility for the program and the entitlement of the offered handling fee rebate and/or spending reward. The eligible Cardholders are required to keep the relevant credit card cash advance transactions receipts, electronic banking record, original sales receipts and/or Credit Card sales slips for inspection upon request by the Bank. In case of disputes, the eligible Cardholders are required to submit the relevant receipts, bank records and/or 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 slip, the Bank's computer record shall prevail.
3. The offered handling fee rebate and/or spending reward can only be used as retail spending transaction in the future, and cannot be returned, transferred, exchanged for cash or used as cash advance withdrawal.
4. The Bank reserves the right to vary the terms and conditions, to change or terminate the Program at any time without prior notice. The Bank accepts no liability for any matters relating to changes or termination of the Program.
5. In case of any disputes, the Bank's decisions shall be final and conclusive.
6. No person other than the eligible cardholder 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.
7. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

"Electronic Payment Privilege" Promotion Program Terms and Conditions:

1. The spending reward of "Electronic Payment Privilege" ("Promotion Program") is only applicable to the cardholders ("Cardholder") of Principal Visa Credit Card issued by Bank of Communications (Hong Kong) Limited ("the Bank") in Hong Kong and such other Visa credit cards designated by the Bank from time to time ("Eligible Credit Card") (but not include CUP Dual Currency Credit Card, Supplementary card, the Pacific Internet card and gift card), it is not applicable to the Cardholders who was entitled to the HK\$20 spending reward of the Promotion Program of "Electronic Payment Privilege" during 1 May to 30 June 2018.
2. Promotional Period is from 25 July 2018 to 30 September 2018 (based on the transaction dates), both days inclusive ("Promotional Period"). Cardholder can enjoy HK\$20 spending rebate ("Spending Rebate") by making single eligible local retail transaction of HK\$300 or above for three times with Eligible Credit Card via WeChat Pay or AlipayHK. Retail Transaction via WeChat Pay or AlipayHK includes paying with Eligible Credit Card on the



contactless payment terminal or transaction paid via mobile app ("Eligible Spending"), but excluding top up transaction of mobile wallet. Each cardholder will be entitled to Spending Rebate once only during the promotional period, and the Spending Rebate will be credited to Eligible credit card account on or before 31 December 2018.

3. All spending transaction dates are counted by the transaction date of the Bank's record. Eligible Transaction must be posted before the Spending Rebate credited into designated credit card account. Other unposted transactions (including but not limit to dispute transactions, reversal transactions or delay posted by merchants) are not applicable for this program, and such transactions are non-eligible spending transaction.
4. If the Cardholder has cancelled any related transactions which had been included in calculating for the Promotion Program after promotional period, the Bank reserves the right to debit the amount equivalent to the value of the offered Spending Rebate from the Eligible Credit Card account without prior notices.

"Cash Advance Handling Rebate" Promotion Program Terms and Conditions:

1. "Cash Advance Handling Rebate" ("Promotion Program") is applicable to the cardholders of Principal Credit Card issued by Bank of Communications (Hong Kong) Limited ("the Bank") in Hong Kong and such other credit cards designated by the Bank from time to time ("Eligible Credit Card") (but not include Supplementary card, the Pacific Internet card, gift card and CUP Dual Currency Credit Card CNY account), and the cardholders have not performed credit card cash advance via Internet Banking, local or overseas ATM channel from 1 January 2018 – 30 June 2018 (Based on the credit card cash advance transaction date ("Eligible Cardholders")).
2. Promotional Period is from 1 August 2018 to 30 September 2018 (both days inclusive), eligible Cardholders who successfully perform Cash Advance via Internet Banking, local or overseas ATM are entitled to a rebate which the amount will be equivalent to the handling fee in respect of the Cash Advance ("Handling Fee Rebate").
3. The amount of Handling Fee Rebate will be calculated based on the total amount of handling fee in respect of Cash Advance paid by the Eligible Cardholders during the Promotional Period.
4. The handling fee for Cash Advance is 3.5% of the Cash Advance amount (or minimum charge of HK\$100), whichever is higher.
5. The cash advance amount cannot exceed the available credit limit. For cash advance, an interest will be calculated from the date of such advance to a date on which payment is received, please refer to the bank's website of "Bank of Communications Fees Schedule/ Bank of Communications CUP Dual Currency Credit Card Fees Schedule". For a cash advance without handling fee offer, the annualised percentage rate is 37.14% based on the calculation of 3.5% handling fee of the cash advance amount. Annualised percentage rate (APR) is calculated in accordance with the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective product as an annualized rate.
6. The Handling Fee Rebate will be credited to Eligible credit card account on or before 31 December 2018.
7. All eligible credit cards are subject to local and/or overseas daily ATM cash withdrawal limit.
8. To enhance the security of overseas ATM cash withdrawal services, the overseas cash withdrawal limit of all ATM cards and credit cards (including Cash Advance) will be pre-set as "non-activated". Customers are required to activate the overseas cash withdrawal function and set-up the daily withdrawal limit and effective period in respect



of each ATM card/credit card before they may perform cash withdrawal at overseas (including Cash Advance from their credit card accounts).

9. For all records of services and transactions in relation to the Promotion Program, the Bank's record shall prevail.
10. Other banks may charge handling fees for ATM cash withdrawal transactions. The Bank will not bear any responsibility for any handling fees imposed by other banks.

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