

迎新獎賞條款及細則 Terms and Conditions of Welcome Offer

迎新獎賞條款及細則：

- 申請人須於2018年11月30日或之前成功申請由交通銀行（香港）有限公司（「銀行」）於香港發行的銀聯雙幣鑽石卡（「信用卡」）並符合指定簽賬或現金透支要求，方可享有迎新獎賞「60,000信用卡積分」或「120,000信用卡積分」（「迎新獎賞」）。
- 申請人須於新卡發出日期起至2019年2月28日（i）累積合資格簽賬或現金透支滿**港幣/人民幣5,000元**（合計港幣賬戶及人民幣賬戶之簽賬或現金透支），方可獲「60,000信用卡積分」；或（ii）累積合資格簽賬或現金透支滿**港幣/人民幣10,000元**（合計港幣賬戶及人民幣賬戶之簽賬或現金透支），方可獲「120,000信用卡積分」。附屬卡簽賬將與有關主卡簽賬合併計算，並只可獲享迎新獎賞乙次。
- 「合資格簽賬」包括（1）本地零售簽賬交易、（2）以外幣（即非港幣）結算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。合資格簽賬並不包括信用額套現/簽賬分期供款、結餘轉戶金額、強積金/自積金供款、所有經本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。
- 若持卡人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元計算合資格簽賬的金額。
- 任何未誌賬或取消或退款的交易或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。
- 合資格簽賬必須於銀行誌入獎賞前入賬，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），有關交易均不適用於是次推廣計劃，而有關交易款項均屬不合資格簽賬。
- 迎新獎賞將於持卡人達到上述簽賬或現金透支要求後，於2019年5月份內存入主卡賬戶。所獲贈的迎新獎賞只可作日後自行兌換飛行里數、信用卡零售簽賬回贈或商戶禮券用途，不可提取為現金透支、不可兌換現金、其他商品或折扣，亦不得轉讓。
- 信用卡賬戶必須於獲取迎新獎賞時或於存入迎新獎賞時，賬戶狀況仍然為有效及信用狀況良好。
- 如主卡持人於發卡日期後13個月內取消信用卡，銀行有權就每張被取消的主卡向持卡人收取港幣600元之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。銀行亦保留向持卡人即時追討所有未償還之金額、利息及有關費用之權利。
- 如持卡人在不符合換領資格的情況下換領迎新獎賞、以（銀行決定認為）不符合資格的交易換領迎新獎賞或就此推廣活動涉及任何詐騙行為，銀行有權就每張主卡向每位持卡人收取港幣600元行政費用。有關費用將從主卡持卡人的信用卡賬戶內扣除。
- 銀行有權隨時修改此條款及細則、更改或取消此迎新推廣而毋須事先通知申請人。銀行對於任何有關迎新禮品的更改或取消恕不承擔任何責任。如有任何爭議，銀行的決定將為最終及不可被推翻的。
- 除申請人及銀行外，任何人士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文，或享有本條款及細則的任何條文下的利益。
- 13.本推廣只適用於新卡批核時及過去12個月內未曾持有銀行發出的任何卡種之主卡之申請人。如未能符合前述條件，申請即使獲成功批核及發卡，亦將不獲贈任何迎新獎賞。**
- 本迎新推廣條款及細則之中、英文版本如有任何歧異，一概以中文版本為準。

Terms and Conditions of Welcome Offer:

- Applicant must have successfully applied for CUP Dual Currency Diamond Card issued by Bank of Communications (Hong Kong) Limited (the "Bank") in Hong Kong on or before 30 November 2018 given fulfill the designated spending or cash advance requirement in order to enjoy the welcome offer "60,000 Credit Card Bonus Points" or "120,000 Credit Card Bonus Points" ("Welcome Offer").
- Applicants are required to accumulate eligible spending or cash advance of **HKD/CNY 5,000** or above (including eligible spending or cash advance in HKD and CNY account) to entitle to the "60,000 Credit Card Bonus Points"; or (ii) accumulate eligible spending or cash advance of **HKD/CNY 10,000** or above (including eligible spending or cash advance in HKD and CNY account) to entitle to the "120,000 Credit Card Bonus Points" upon card issuance until 28 February 2019. The spending of Supplementary card will be aggregated with that of Principal card account for calculation.
- "Eligible Spending" includes (1) Local retail transaction, (2) Foreign retail transaction (non HKD), (3) Online retail transaction and (4) Octopus AAVS transaction, but not include 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.
- For the cardholders using CUP Dual Currency Credit Card for every CNY1 of spending will be calculated as HKD1 for eligible spending.
- Un-posted / cancelled / refunded transactions and transactions that are found fraudulent or eventually cancelled / refunded will be considered as non-eligible spending.
- Eligible spending transactions must be posted into designated credit card account before the welcome offer is credited to the account. 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 transactions.
- Welcome offer will be credited as "Credit Card Bonus Points" to each of the principal credit card accounts in May 2019 after the requirements are fulfilled. The Credit Card Bonus Points can only be used to convert to mileages, credit card cash rebate or coupons by cardholder, cannot be withdrawn as a cash advance, cannot be exchanged to cash or other goods or discount, and are not transferable.

- This welcome offer is applicable only to cardholder who maintains good credit status and whose principal credit card account is valid at the time the bonus points were credited.
- 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 Applicant cancels his/her credit card within 13 months from the new credit card issue date. The administrative fee will be deducted from the principal cardholder's credit card account.
- The Bank reserves the rights to charge an administrative fee of HK\$600 to each cardholder without prior notice if the cardholder receive the welcome offer which he/she is not entitled, or redeem by ineligible transactions (as determined by the Bank), or commits any fraud or abuse in relation to the welcome offer. The administrative fee will be deducted from the principal cardholder's credit card account.
- The Bank reserves the right to vary the terms and conditions, to change or terminate the promotion offer and welcome offer at any time without prior notice to the Applicant. The Bank accepts no liability for any matters relating to any changes or termination of the promotion offer and welcome offer.
- 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.
- 13. The welcome offer is only applicable to the applicants who have not applied any types of Principal card(s) issued by the Bank during the new card approval process, and in the 12 months prior to the approval. Applicant shall not be entitled to any promotion offer and welcome offer if the above requirements cannot be fulfilled even though the credit card is successfully approved and issued.**
- 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每張信用卡500信用卡積分（「積分」）。
- 積分將於主卡發卡後4至8星期內自動存入合資格卡戶之主卡卡賬戶內。
- 如卡戶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，銀行將保留收取有關獎賞相等價值之權利，而不會另行通知。
- Applicants register e-mail address through this application during promotion period can enjoy the promotional offer as 500 Credit Card Bonus Points for each Credit Card ("Reward").
- 500 Bonus Points will be credited to eligible principal card account within 4-8 weeks after card issuance.
- If customer who provided the email address, is not valid 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.

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））。若這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.