

## 迎新禮品換領條款及細則

### Terms and Conditions for Welcome Gift Redemption

1.本推廣只適用於申請新卡時及過去12個月內未曾持有交通銀行（香港）有限公司（「銀行」）發出的任何卡種之主卡的申請人（「申請人」）（不包括附屬卡）。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禮品及獎賞（「禮品」）。2.申請人由即日起至2021年4月30日止（「推廣期」）成功申請由銀行於香港發行的「大灣區銀聯雙幣鑽石卡/銀聯雙幣鑽石卡（「銀聯卡」）及VISA白金信用卡（「VISA卡」）主卡，並於每張新卡發卡日期起計3個月內符合下述簽賬要求，可享以下其一：

禮品	簽賬要求
Hedgren行李款背囊連隨身包（「淺灰色背包套裝」）；或	以銀聯卡累積合資格簽賬滿港幣4,500元或人民幣（「RMB」）4,500元（港幣賬戶及人民幣賬戶之合資格簽賬將合併計算）； 及
港幣300元簽賬回贈（「回贈」）	以VISA卡累積合資格簽賬滿港幣4,500元

附屬卡簽賬將與有關主卡簽賬合併計算。只有其中一張新卡達到相關簽賬要求將不會獲贈任何迎新禮品。3.於推廣期內，成功申請銀聯卡或VISA卡主卡，並於新卡發卡日期起計3個月內符合下述簽賬要求，可享以下禮品。

禮品	簽賬要求
港幣100元簽賬回贈（「回贈」）	以銀聯卡累積合資格簽賬滿港幣4,500元或人民幣（「RMB」）4,500元（港幣賬戶及人民幣賬戶之合資格簽賬將合併計算）； 或 以VISA卡累積合資格簽賬滿港幣4,500元

附屬卡簽賬將與有關主卡簽賬合併計算。4.「合資格簽賬」包括：於簽賬日期內以合資格信用卡作（1）本地零售簽賬交易、（2）以外幣（即非港幣）支付之海外零售簽賬交易、（3）網上購物之零售簽賬交易、（4）八達通自動增值服務之交易及（5）現金透支交易。「合資格簽賬」不包括：電子錢包的簽賬交易包括但不限於雲閃付、WeChatPay、PayMe及支付寶、信用額套現/簽賬分期付款、結轉轉戶金額、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、所有信用卡收單繳款（例如：年費、財務收費等）及銀行不時指定之信用卡交易。5.若卡戶以銀行發出之銀聯卡每簽賬人民幣1元相等於港幣1元計算合資格簽賬。6.任何未結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。7.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適成延遲入賬（包括但不限於因爭議交易、退單交易或商戶延遲交單等），有關交易均不適於本推廣，而有關交易款項均屬不合資格之簽賬。8.禮品一經選定，將不可更改其他禮品。禮品數量有限，先到先得。若所選之禮品換罄，銀行有權以其他禮品代替。禮品不可兌換現金。9.淺灰色背包套裝的換領信將於申請人達到有關換領所需之簽賬或現金透支要求時限後2星期內寄出予主卡申請人於銀行記錄的本地通訊地址。每張新卡於達到簽賬要求後方會獲發1封禮品換領信，同時成功申請銀聯卡及VISA卡的申請人須攜兩封換領信以換領迎新禮品。有關換領方法、換領中心地址及換領日期等詳情可參閱換領信。換領信如有遺失、被竊或損毀，銀行將不會補發。10.如申請人選擇港幣300元回贈為迎新禮品，並符合有關簽賬要求後2個月內，將分別以港幣150元回贈誌入銀聯卡（港幣賬戶）及VISA卡的主卡賬戶內。如申請人選擇港幣100元回贈為迎新禮品，將於有關簽賬要求符合後2個月內誌入有關主卡賬戶內。11.如主卡申請人於新卡發出日期後13個月內取消該信用卡，銀行有權就每張被取消的主卡從申請人有關賬戶內扣除港幣600元行政費用，而毋須事前通知申請人。12.如申請人在不符合換領資格的情況下換領迎新禮品，重複換領迎新禮品，以（銀行決定認為）不符合資格之交易換領迎新禮品或就本推廣涉及任何詐騙行為，銀行有權就每張主卡向每位申請人收取港幣600元行政費用。有關費用將從主卡申請人的銀聯卡（港幣賬戶）內扣除。銀行亦保留向申請人即時追討所有未償還之金額、利息及其他有關費用之權利。13.申請人於獲取迎新禮品時，其信用卡之信用狀況必須良好及仍然有效。14.申請人明白及接納所有圖片、資料、參考零售價、供應及說明均由相關供應商提供及只供參考，概以實物為準，銀行亦概不承擔任何責任。所有與上述禮品及相關服務有關之責任（包括但不限於其質素及供應量）均由相關供應商獨自承擔。15.銀行有權隨時修改本推廣計劃之條款及細則、更改或終止推廣計劃而毋須作出任何事先通知。銀行對於任何有關推廣計劃的更改或終止恕不承擔任何責任。16.如有任何爭議，銀行保留最終決定權。17.除卡戶及銀行外，任何人均無權根據香港法例第30章《合約（第三者權利）條例》強制執行本推廣計劃條款及細則的任何條款，或享有本推廣計劃條款及細則的任何條款中的利益。18.本推廣條款及細則之中、英文版本如有任何歧異之處，一概以中文版本為準。

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.Applicants who must have successfully applied for a Greater Bay Area CUP Dual Currency Diamond Card/ CUP Dual Currency Diamond Card ("CUP Card") AND VISA PLATINUM Card ("VISA Card") at the same time issued by the Bank in Hong Kong on/before 30 April 2021 ("Promotion Period"). Each card is required to fulfill the below specified spending requirement within 3 months since new credit card(s) issued for one of the following gifts.

Gift	Spending Requirement
Hedgren Backpack in Luggage Open Style with Pouch ("Light Grey Backpack set"); OR	Accumulate Eligible Spending of HK\$/RMB 4,500 or above (including eligible spending in HKD and RMB account) with CUP Card;
HK\$300 Spending Rebate	AND Accumulate Eligible Spending of HK\$4,500 or above with VISA Card

The spending is included of supplementary card spending which will be combined with the spending made by the relevant principal card. If only one credit card reach the spending requirement, Applicants will not be eligible for welcome gift. 3.To qualify for the below Gift, Applicants successfully applied for a CUP Card OR VISA Card during Promotion Period and fulfill the spending requirement within 3 months since new credit card issued.

Gift	Spending Requirement
HK\$100 Spending Rebate ("Spending Rebate")	Accumulate Eligible Spending of HK\$/RMB 4,500 or above (including eligible spending in HKD and RMB account) with CUP Card; OR Accumulate Eligible Spending of HK\$4,500 or above with VISA Card

The spending is included of supplementary card spending which will be combined with the spending made by the relevant principal card.

4."Eligible Spending Transactions" includes (1) Local retail transaction, (2) Foreign retail transaction (non HK\$), (3) Online retail transaction (4) Octopus AAVS transaction, and (5) cash advance. "Eligible Spending Transactions" excludes: electronic wallet transaction including but not limited to UnionPay App, WeChat Pay, 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. 5.For the cardholders using CUP Card for every RMB1 of spending will be calculated as HK\$1 for retail spending. 6.Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventual cancelled/refunded will be considered as non-eligible transactions. 7.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. 8.Once the Gift is chosen, Gift cannot be exchanged for alternative. Gifts are available on a first-come-first-served basis while stock lasts. If the Applicant's choice of Gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement. Gifts cannot be exchanged for cash. 9.To redeem the Light Grey Backpack set, redemption letter will be mailed to the local correspondence address of principal Applicant maintained in the Bank's record within 2 weeks after the date of the spending requirement when the Applicant has met the relevant redemption requirement. The Bank will issue a redemption letter to the applicant of each new card when the spending requirement is fulfilled. Applicants who apply for CUP Card and VISA Card at the same time must redeem the Gift with two (2) redemption letters of the same applicant. Redemption details, including the redemption method, redemption center address, and redemption date will be set out in the redemption letter. Lost, Stolen or Damaged redemption letters will not be reissued. 10.If the Applicants choose HK\$300 Spending Rebate as a gift, HK\$150 Spending Rebate will be credited into the main cardholders' account of CUP Card (HKD Account) and VISA Card respectively in 2 months upon fulfillment of the spending requirements. If the Applicants choose HK\$100 Spending Rebate as a gift, HK\$100 will be credited into the relevant main cardholder's account in 2 months upon fulfillment of the spending requirements. 11.The Bank reserves the right to charge each principal 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. 12.The Bank reserves the right to charge each applicant an administrative fee of HK\$600 for each card if the applicant redeems a welcome gift to which he/she is not entitled, makes duplicate redemption, uses ineligible transactions (as determined by the Bank) to redeem 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. 13.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. 14.The photos and reference retail price of the welcome gift are for reference only, and the details of actual product shall prevail. All gifts are supplied by merchants. 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 provided. Any enquiry or complaint about such products/services (including but not limited to quality and quantity) should be directed to participating merchants. 14.The Bank reserves the right to vary the terms and conditions, to change or terminate the promotions at any time without prior notice. The Bank accepts no liability for any matters relating to changes or termination of the promotions. 15.In case of any disputes, the Bank's decisions shall be final and conclusive. 16.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. 17.In case of discrepancy between the Chinese and English versions of these terms and conditions, the 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

1.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信用卡獎賞積分（「獎賞積分」）。2.獎賞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賬戶內。3.若VISA白金信用卡卡戶選擇之基本簽賬獎賞計劃種類為現金回贈，所獲之信用卡獎賞積分將以每250信用卡獎賞積分兌換港幣1元信用卡現金回贈。4.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除與獎賞積分價值相等之金額，而毋須事前通知。5.獎賞積分不可作現金透支提取，亦不得轉讓。

1.Customers 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"). 2.500 Bonus Points will be credited to eligible principal card account within 4-8 weeks after card issuance. 3.If VISA Platinum Card Cardholder selected cash rebate scheme, entitle bonus point will be awarded based on every 250 Bonus Point redeem HK\$1 dollar. 4.If Applicants 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 Applicant credit card account without prior notice. 5.Bonus Points cannot be used for cash withdrawal and transferable.

## 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](http://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](http://www.hk.bankcomm.com).