

## 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。2. 申請人由2022年3月1日至2022年6月30日（包括首尾兩日）（「推廣期」）同時成功申請由銀行於香港發行的銀聯雙幣鑽石卡主卡及大灣區銀聯雙幣鑽石卡主卡（統稱「銀聯卡」），並符合下述簽賬要求，可同時享有以下迎新禮品：

信用卡卡種	迎新禮品	簽賬要求 (主卡及附屬卡合併計算)
銀聯雙幣鑽石卡	港幣350元簽賬回贈	新卡發卡日期起計首3個月內累積合資格簽賬滿港幣或人民幣3,500元（港幣賬戶及人民幣賬戶之合資格簽賬將合併計算）
大灣區銀聯雙幣鑽石卡	手機簽賬享10%簽賬回贈（簽賬回贈上限為港幣350元）	新卡發卡日期起計首3個月內透過手機簽賬之合資格簽賬方可享簽賬金額之10%簽賬回贈

簽賬回贈例子：

信用卡卡種	累積合資格簽賬金額	回贈金額
銀聯雙幣鑽石卡	港幣3,500元	港幣350元
大灣區銀聯雙幣鑽石卡	以手機簽賬港幣2,500元 x 10%	港幣250元
		合共港幣600元

3. 於推廣期內，成功申請銀聯雙幣鑽石卡主卡或大灣區銀聯雙幣鑽石卡主卡，並符合下述簽賬要求，可享以下迎新禮品。

信用卡卡種	迎新禮品	簽賬要求 (主卡及附屬卡合併計算)
銀聯雙幣鑽石卡	港幣200元簽賬回贈	新卡發卡日期起計首3個月內累積合資格簽賬滿港幣或人民幣3,500元（港幣賬戶及人民幣賬戶之合資格簽賬將合併計算）
大灣區銀聯雙幣鑽石卡	手機簽賬享10%簽賬回贈（簽賬回贈上限為港幣200元）	新卡發卡日期起計首3個月內透過手機簽賬之合資格簽賬方可享簽賬金額之10%簽賬回贈

4. 銀聯雙幣鑽石卡之「合資格簽賬」包括：於推廣期內以銀聯雙幣鑽石卡作（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。就銀聯雙幣鑽石卡而言，「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、WeChat Pay HK、PayMe及支付寶、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。5. 「手機簽賬」指透過WeChat Pay HK、雲閃付或銀聯二維碼付款的信用卡簽賬交易，該筆交易須綁定由銀行發出的大灣區銀聯雙幣鑽石卡為扣賬賬戶。6. 大灣區銀聯雙幣鑽石卡之「合資格簽賬」只包括於推廣期內使用（1）WeChat Pay HK、（2）雲閃付及（3）銀聯二維碼付款之手機簽賬的零售簽賬交易。就大灣區銀聯雙幣鑽石卡而言，「合資格簽賬」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。7. 若申請人以銀行發出之銀聯卡每簽賬人民幣1元相等於港幣1元計算合資格簽賬金額。8. 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，皆為不合資格的簽賬。9. 合資格簽賬必須於發卡日期起計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），有關交易均不適用於本推廣，而有關交易款項均屬不合資格的簽賬。10. 禮品一經選定，將不可更改其他禮品。11. 銀聯雙幣鑽石卡的簽賬回贈將於符合有關簽賬要求後2個月內誌入合資格申請人的銀聯雙幣鑽石卡主卡賬戶內（港幣賬戶）；大灣區銀聯雙幣鑽石卡的簽賬回贈將於下表日期誌入合資格申請人的大灣區銀聯雙幣鑽石卡主卡賬戶內（港幣賬戶），惟銀行有權隨時更改簽賬回贈之誌賬日期，而毋須另行通知。有關簽賬回贈將以最接近的個位數字計算（以四捨五入計算）。

發卡日期	回贈誌賬日期
2022年3月	2022年8月
2022年4月	2022年9月
2022年5月	2022年10月
2022年6月	2022年11月

12. 簽賬回贈只可用作日後信用卡零售簽賬用途，不可用作現金透支、支付任何財務費用或繳交獲贈簽賬回贈前累積未繳的信用卡結欠。此外，簽賬回贈亦不能兌換現金、轉換其他禮品、退回或轉讓。於整個推廣期內及銀行誌入簽賬回贈時，有關信用卡賬戶必須為有效及信用狀況良好方可享迎新禮品。13. 如主卡申請人於新卡發出日期起計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。14. 如申請人在不符合資格的情況下獲取迎新禮品、重複獲取迎新禮品、以（銀行決定認為）不符合資格的簽賬交易獲取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。15. 銀行有權隨時修改本推廣計劃之條款及細則，更改或終止本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. The applicants who have successfully applied for the principal card of CUP Dual Currency Diamond Card and Greater Bay Area CUP Dual Currency Diamond Card issued by the Bank in Hong Kong (called as "CUP Card") at the same time from 1 March 2022 to 30 June 2022 (both dates inclusive) ("Promotion Period") and fulfil the following requirement will be entitled to the both welcome gifts as below.

Card Type	Welcome Gift	Spending Requirement (Supplementary card spending will be combined with the relevant principal card)
CUP Dual Currency Diamond Card	HK\$350 Spending Rebate	New 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 HK\$350)	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
CUP Dual Currency Diamond Card	HK\$3,500	HK\$350
Greater Bay Area CUP Dual Currency Diamond Card	HK\$2,500 Mobile Spending x 10%	HK\$250
		Total HK\$600

3. Applicants successfully applied for the principal card of Greater Bay Area CUP Dual Currency Diamond Card or CUP Dual Currency Diamond Card during Promotion Period and fulfil the following requirement will be entitled to the below welcome gift.

Card Type	Welcome Gift	Spending Requirement (Supplementary card spending will be combined with the relevant principal card)
CUP Dual Currency Diamond Card	HK\$200 Spending Rebate	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 HK\$200)	New card through Mobile Spending can enjoy 10% spending rebate of Eligible Spending Transactions within the first 3 months of new card issuance

4. "Eligible Spending Transactions" of CUP Dual Currency Diamond Card includes the transaction of (1) Local retail transaction, (2) Foreign retail transaction (non HK\$), (3) Online retail transaction (4) Octopus AAVS transaction, and (5) Cash advance in CUP Dual Currency Diamond Card during the promotion period. "Eligible Spending Transactions" in 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. 5. "Mobile Spending" refer to the credit card spending transaction through 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. 6. "Eligible Spending Transactions" of Greater Bay Area CUP Dual Currency Diamond Card only includes the retail spending transaction through (1) WeChat Pay HK, (2) UnionPay App and (3) 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. 7. For the applicants using CUP Card for every RMB1 of spending will be calculated as HK\$1 for eligible retail spending amount. 8. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventual cancelled/refunded will be considered as non-eligible transactions. 9. 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 transactions. 10. Once the Gift is chosen, Gift cannot be exchanged for alternative. 11. The Spending Rebate of CUP Dual Currency Diamond Card will be credited to eligible applicants' 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
March 2022	August 2022
April 2022	September 2022
May 2022	October 2022
June 2022	November 2022

12. 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. 13. 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. 14. 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. 15. The Bank reserves the right to vary the terms and conditions, to change or terminate this promotions at any time without prior notice. The Bank accepts no liability for any matters relating to changes or termination of the promotions. 16. In case of any disputes, The Bank's decisions shall be final and conclusive. 17. 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. 18. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

## 銀聯附屬卡推廣計劃條款及細則

### Terms and Conditions for UnionPay Supplementary Card Promotion Program

1. 銀聯附屬卡推廣計劃（「推廣計劃」）只適用於持有由交通銀行（香港）有限公司（「銀行」）於香港發出的銀聯信用卡主卡卡戶（「銀聯主卡卡戶」）。2. 推廣計劃的推廣期由2022年3月1日至2022年6月30日，包括首尾兩天（「推廣期」）。3. 推廣計劃只適用於指定卡種的附屬卡申請，「指定卡種」包括大灣區銀聯雙幣鑽石卡、銀聯雙幣鑽石卡、FWD富衛銀聯雙幣鑽石卡及仁濟銀聯雙幣鑽石卡。4. 銀聯主卡卡戶於推廣期內成功申請指定卡種的附屬卡（「銀聯附屬卡」），而該銀聯附屬卡須於發卡日期起計一個月內成功確認，銀聯主卡卡戶方可享簽賬回贈。簽賬回贈金額將按於推廣期內成功批核及確認的銀聯附屬卡數量計算，於整個推廣期內銀聯主卡卡戶名下的指定卡種的主卡（以每個主卡卡號計）最多可獲港幣400元簽賬回贈，詳情如下：

銀聯附屬卡數量	簽賬回贈金額
1張銀聯附屬卡	港幣100元
2張銀聯附屬卡	港幣250元
3張銀聯附屬卡	港幣400元

5. 如銀聯附屬卡申請人於遞交申請日之前6個月內於同一銀聯信用卡主卡賬戶下曾經持有任何附屬卡，該相關之銀聯信用卡主卡賬戶將不能獲得簽賬回贈。6. 簽賬回贈將於2022年9月內存入合資格的銀聯主卡卡戶的銀聯信用卡主卡賬戶內，惟銀行有權隨時更改簽賬回贈之發放日期，而毋須另行通知。7. 簽賬回贈只可用作日後信用卡零售簽賬用途，不可用作現金透支，亦不可用作支付任何財務費用或繳交獲贈簽賬回贈前累積未繳的信用卡結欠。此外，簽賬回贈亦不能兌換現金、轉換其他禮品、退回或轉讓。提取或轉出簽賬回贈之任何金額將被視為現金透支。8. 於整個推廣期內及銀行錄入簽賬回贈時，有關的銀聯信用卡主卡及附屬卡賬戶均必須為有效及信用狀況良好方可享簽賬回贈。9. 若於銀聯附屬卡發出日期起計13個月內取消該卡，銀行有權就每張被取消的銀聯附屬卡從銀聯主卡卡戶的任何信用卡賬戶內扣除港幣300元之行政費用，而毋須事前通知銀聯主卡卡戶。10. 銀行有權隨時修改本推廣計劃條款及細則、更改或取消本推廣計劃而毋須作出任何事先通知。如有任何爭議，銀行的決定將為最終及不可被推翻的。11. 除銀聯主卡卡戶及銀行外，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。12. 如本推廣計劃條款及細則之中文與英文版本有任何歧異，一概以中文版本為準。

1. Bank of Communications UnionPay Supplementary Card Promotion Program (the "Promotion Program") is only applicable to the principal cardholder of UnionPay credit cards issued by Bank of Communications (Hong Kong) Limited ("the Bank") ("UnionPay principal cardholder"). 2. The Promotion Program will be started from 1 March 2022 to 30 June 2022, both days are inclusive ("the Promotion Period"). 3. Promotion Program is only applicable to Designated Card Type of supplementary card application, which includes Greater Bay Area CUP Diamond Card, CUP Dual Currency Diamond Card, FWD CUP Dual Diamond Card and Yan Chai CUP Dual Diamond Card. 4. To be eligible for the spending rebate, the principal cardholder must successfully apply for designated supplementary card ("UnionPay supplementary card") during the Promotional Period and the new supplementary card have to activate within the first month of card issuance. A maximum HK\$400 spending rebate will be awarded to each designated card types of UnionPay principal cardholder account (based on each principal card number) according to the total number of successful activated UnionPay supplementary card during the promotion period.

Number of UnionPay supplementary card	Spending rebate amount
1 UnionPay Supplementary card	HK\$100
2 UnionPay Supplementary cards	HK\$250
3 UnionPay Supplementary cards	HK\$400

5. If UnionPay supplementary card applicant held any supplementary card under the same UnionPay principal credit card account in the 6 months prior to the application submission date, the related UnionPay principal credit card account will not be eligible for the spending rebate. 6. The spending rebate will be credited directly to the relevant Unionpay principal credit card account within September 2022, the Bank reserves the right to vary the delivery date of spending rebate at any time without further notice. 7. 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. Besides, spending rebate cannot be redeemed for cash or other gift items, refunded or transferred. Any withdrawal or transfer of the above spending rebate shall be considered as cash advance. 8. To be eligible for spending rebate, related UnionPay principal card and supplementary card account must be valid and maintain good credit status during the entire Promotion Period and fulfillment period. 9. If the supplementary cardholder cancels his/her credit card within 13 months from the new credit card issue date, the Bank reserves the right to charge each UnionPay supplementary cardholder an administrative fee of HK\$300 from the principal cardholder's credit card account without further notice. 10. The Bank reserves the right to vary the terms and conditions of this promotion program, to change or terminate the promotional offer of the program at any time without prior notice to the Applicant. In case of any disputes, the Bank's decisions shall be final and conclusive. 11. 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. 12. In case of discrepancy between the Chinese and English versions of these terms and conditions of promotion program, the Chinese version shall prevail.

**借定唔借？還得到先好借！**

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