

Terms and Conditions of Welcome Gift Redemption

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 Visa Platinum Card **or** Greater Bay Area CUP Dual Currency Diamond Card ("Eligible Credit Card") issued by the Bank in Hong Kong at the same time from 1 January 2026 to 30 June 2026 (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)
Visa Platinum Card	HK\$500 Spending Rebate	New card accumulate eligible spending of HK\$/RMB5,000 or above within the first 3

Greater Bay Area		months of new card issuance
CUP Dual		
Currency		
Diamond Card		

3. "Eligible Spending Transactions" by physical credit card or Apple Pay of Visa Platinum Card or Greater Bay Area CUP Dual Currency Diamond Card during the Promotion Period include (1) retail transaction (including local, overseas and online retail transaction), (2) spending via mobile payment (including but not limited to UnionPay App, WeChat Pay HK, PayMe and Alipay), (3) Octopus AAVS transaction, and (4) cash advance. "Eligible Spending Transactions" of Visa Platinum Credit Card and Greater Bay Area CUP Dual Currency Diamond Card excludes: cash/purchase installment amount, balance transfer amount, MPF/SVC contribution, all online bill payment via online banking 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.

4. To calculate the Eligible Spending Transactions post in any currency other than Hong Kong dollars, the transactions will be converted into

Hong Kong dollars at the exchange rate of Visa International or UnionPay International as on the day of conversion. For the applicants using CUP Credit Card for every RMB1 of spending will be calculated as HK\$1 for eligible retail spending amount.

5. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventual cancelled/refunded will be considered as non-eligible transactions.

6. 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.

7. HK\$500 Spending Rebate will be credited to eligible applicants' eligible credit card principal account (HKD Account) within 2 months upon the month of meeting the relevant spending requirements.

8. 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.

9. 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.

10. 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 Credit 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.

11. 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.

12. In case of any disputes, The Bank's decisions shall be final and conclusive.

13. 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.

14. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Risk Disclosure:

1. Foreign / RMB currency exchange is subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of foreign/ RMB currency may make a gain or loss in the event that customer converts the foreign / RMB currency into Hong Kong dollar or other foreign currencies.

2. RMB is subject to exchange rate risk and is currently not freely

convertible. The fluctuation in the exchange rate of RMB may make a gain or loss in the event that customer converts the RMB into Hong Kong dollar or other foreign currencies. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.

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

Foreign exchange involves exchange rate risk

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)