

## 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2025年1月1日至2025年12月31日(包括首尾兩日)(「推廣期」)成功申請由銀行於香港發行的Visa白金信用卡主卡或大灣區銀聯雙幣鑽石卡主卡(「合資格信用卡」)，並符合下述簽賬要求，可享有以下迎新禮品：

信用卡卡種	迎新禮品	簽賬要求(主卡及附屬卡合併計算)
Visa白金信用卡	港幣500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5,000元
大灣區銀聯雙幣鑽石卡		

3. Visa白金信用卡及大灣區銀聯雙幣鑽石卡之「合資格簽賬」包括：於推廣期內以實體信用卡或透過Apple Pay綁定信用卡賬戶為扣賬賬戶作(1)零售簽賬交易(包括本地、海外及網上購物之零售簽賬交易)、(2)透過流動支付之簽賬交易(包括但不限於雲閃付、WeChat Pay HK、PayMe及支付寶)、(3)八達通自動增值服務之交易及(4)現金透支交易。就Visa白金信用卡及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/簽賬分期付款、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。

4. 非港幣之簽賬交易將按Visa國際及銀聯國際於折算日之匯率換算為港元，以計算持卡人的合資格簽賬。若申請人以銀行發出之銀聯信用卡每簽賬人民幣1元相等於港幣1元計算合資格簽賬金額。

5. 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。

6. 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。

7. 港幣500元簽賬回贈將於符合有關簽賬要求後2個月內記入合資格申請人合資格信用卡的主卡賬戶內(港幣賬戶)。

8. 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記入簽賬回贈時，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。

9. 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。

10. 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信用卡(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。

11. 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。

12. 如有任何爭議，銀行保留最終決定權。

13. 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。

14. 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 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 2025 to 31 December 2025 (both dates inclusive) ("Promotion Period") and fulfill 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 HKD 5,000 or above within the first 3 months of new card issuance
Greater Bay Area CUP Dual Currency Diamond Card		

3. "Eligible Spending Transactions" of Visa Platinum Card or Greater Bay Area CUP Dual Currency Diamond Card include the transaction of (1) Retail transaction (including domestic, 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 in physical credit card or Apple Pay which must bind to eligible credit card as the debit account during the promotion period. "Eligible Spending Transactions" in 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 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.

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.

**借定唔借？還得到先好借！**  
**To Borrow or not to borrow? Borrow only if you can repay!**

**外幣 / 人民幣兌換涉及匯率風險**  
**Foreign exchange involves exchange rate risk**

## 登記電郵地址獎賞之條款及細則<sup>^</sup>

### 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況下導致電郵不能成功送出，銀行保留權行從申請人之主卡賬戶內扣取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 registers 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 provide the email address, which 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 transferrable.

## 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 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 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 it, please contact any of our branches or visit our website at [www.hk.bankcomm.com](http://www.hk.bankcomm.com).