上海商業銀行
SHANGHAI COMMERCIAL BANK

Shanghai Commercial Bank Credit Card Spending Rewards Program Terms and Conditions

1. Shanghai Commercial Bank Credit Card Spending Rewards Program (the "Rewards Program") including the spending rewards awarded (“rewards”) from the Bonus Point Program and Cash Rebate Program. This Rewards Program is only applicable to designated credit card types issued by Shanghai Commercial Bank Limited ("the Bank") or cardholders.

1.1. Bonus Point Program

- Cardholder can earn 1 bonus point for each HK$1/ RMB1 spending. Any remaining spending less than HK$1/ RMB1 after conversion to bonus point will not constitute as any bonus point and will not be carried forward to the next monthly statement for calculation.
- Spending of Supplementary Card will be counted into Principal Card Account to accumulate bonus points, in order to redeem the gift or coupon; Bonus Point is not transferable and can only be used by the Principal Cardholders for gift redemption.
- Bonus point can be used to redeem Asia Miles (to be bounded by the Terms and Conditions of Asia Miles Conversion).

1.2. Cash Rebate Program (only applicable for designated cardholders)

- Cardholder will be awarded cash rebate in HKD for every specific spending amount. The cash rebate will be credited to cardholder’s credit card HKD account in the current monthly statement.
- Spending calculated for cash rebate is counted on each monthly statement basis and any remaining spending that does not meet the specific spending amount after conversion to cash rebate will not constitute as any bonus point and will not be carried forward to the next monthly statement for calculation.

2. Eligible spending only includes retail purchase (made by the merchant’s terminal with printed sales slip) and Octopus auto add value transaction, except outstanding balance, cash advance, balance transfer amount, purchase of casino chips/ traveler's cheque, bill payment, all payments of all credit card charges (e.g. annual fees, finance charges, late charges or interests, etc.), electronic bill payment/ ePayment, speculation commerce, UnionPay Dual Currency Diamond Credit Card in Mainland China on property/ real estate, vehicle, aircraft ticket, fuel, wholesale, supermarket spending, government and government-related services, public hospital fee, academic fee, pre-paid of any deposit, designated spending of selected Co-branded Credit Cards, all transactions which are unposted/ unauthorized/ cancelled/ refunded/ found to be fraudulent or any other unqualified transactions as determined by the Bank. All unqualified transactions cannot earn any Bonus Point and Cash Rebate.
3. If cardholder is entitled to extra spending rewards apart from the basic Reward Program (only applicable for designated card types and cardholders or special promotion program, but Octopus automatic add value service transactions are not applicable for extra spending rewards), there will be a maximum limit to the entitlement of extra rewards for the cardholder in each monthly statement. The maximum extra rewards for each credit card account per monthly statement is the respective multiple of the rewards times the credit limit shown on the monthly statement. Any spending amount exceeded the monthly credit limit will entitle to basic 1-time rewards only. If there is another spending

rewards promotion program offer at the same time, the one with better rewards will prevail. The basic 1-time rewards (applicable to both Bonus Point Program and Cash Rebate Program) for posted eligible purchase transactions will be credited to the credit card account in the same statement, while the extra rewards will be credited to the credit card account next statement.

4. Cash rebate or bonus point rewards awarded/accumulated through unposted, cancelled, refunded transactions, ineligible/abnormal transactions or any abuse use of credit card account (as determined by the Bank) or fraudulent transactions or fraud relating to awarding/redemption request, the Bank can cancel the cash rebate or bonus points awarded/accumulated by cardholder and his/her credit card, the Bank reserves the right to take legal action in such cases and to recover (among others) the costs of the rewards redeemed by the cardholder. The costs will be charged to card account of principal cardholder. The rewards redemption or use of the cardholders' credit card account may be suspended or terminated at once without further notice.
5. The amount of bonus point acceptable for redemption of rewards is in accordance to cardholder statement. The awarded bonus point cannot be converted into cash and all rewards are not transferable. The credit card account must be valid and in good standing when the rewards are credited. If the cardholder violates any terms and conditions of the cardholder agreement, the related credit card account will not be entitled to any of the rewards.
6. If the Credit Card is voluntarily / involuntarily cancelled, all Cash Rebates which have not yet been credited to the credit card account or unused will be immediately forfeited.
7. The terms and conditions of the Rewards Program are subject to change or terminate from time to time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
8. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the terms and conditions of the Rewards Program, the English version shall prevail.

Bonus Point Gift Redemption Scheme Terms and Conditions

1. The Bonus Point Gift Redemption Scheme is applicable to all Shanghai Commercial Bank Limited (the "Bank") Credit Card/ Co-branded Credit Card except those as expressly stated in the card application form or as defined by the Bank from time to time at its sole discretion.
2. Any other offers, special bonus points or "Annual Fee Waiver Point" under specific Credit Cards/ Co-branded Credit Cards program are not applicable to this scheme and cannot be accumulated in conjunction with the Bonus Point for gift redemption.
3. Please refer to the monthly credit card statement or log in to the Personal Internet Banking for the Bonus Point expiry date. Gift redemption forms must be returned to the Bank's Credit Card Department at least 7 working days prior to the expiry date of the Bonus Point.
4. All requests of gift redemption are subject to the Bank's acceptance and stock availability. No change or cancellation will be accepted if the request has been accepted by the Bank.
5. All redemption requests are served on first-come-first-serve basis while stocks last. Redemption can

be made at the designated redemption centre. Cardholders should check the gift to ensure it is in good condition upon delivery. All gifts including any tickets, coupons or vouchers are not exchangeable or redeemable for cash.

6. The redemption letter or gift voucher will be sent to Cardholders normally within 4 weeks upon acceptance of the redemption request.
7. Cash coupons or gift vouchers redeemed will not be re-issued in case of loss or become expired. Cardholder may request receiving the same by registered post with postage fee charged to Cardholder's credit card account. Cash coupons or gift vouchers will be bound by the terms and conditions as prescribed by the participating merchants. In case of dispute, the participating merchants will have the right of final decision. The participating merchants also reserve the final right to amend the terms and conditions regarding the use of coupons or vouchers without prior notice.
8. The Bank makes no representation or guarantee as to the provision, quality or performance of products and/or services provided by the participating merchants. The Bank also disclaims any liability or responsibility with regards to any matters arising from or in connection with the products and/or services provided by the participating merchants. Any disputes or complaints in respect of products and/or services should be directed to the relevant participating merchants.
9. Bonus Point earned through cancelled / refund transactions, illegal / fraudulent transactions or fraud relating to redemption request may result in the forfeiture of accumulated Bonus Points as well as the cancellation of Cardholder's credit card.
10. Cardholder's credit card accounts should be valid and in good standing during the redemption period. The accumulated Bonus Points will be forfeited if the credit card account is closed for whatever reason. The Bank reserves the final decision upon redemption.
11. The Bank reserves the right to amend the terms and conditions herein, change or terminate this program at its sole discretion without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
12. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Asia Miles Conversion Terms and Conditions

1. Asia Miles Conversion is applicable to the eligible credit cards as defined by Shanghai Commercial Bank Limited (the "Bank") from time to time, with the Bank bonus point ("Bonus Point") earned through credit card spending under the Bonus Point Gift Redemption Scheme and governed by its terms and conditions.
2. A valid Cathay membership is mandatory. Cardholder can sign up to Cathay for free at www.cathaypacific.com.
3. Eligible spending of supplementary card will be aggregated with that of the Principal card account for calculation of Bonus Points. The pooling of Bonus Points from different card accounts even under the

same cardholder's name is not allowed for Asia Miles conversion. Asia Miles converted cannot be credited to another Cathay membership account.

4. For World Credit Card / Diamond Credit Card / Platinum Credit Card / Titanium Credit Card / Gold Credit Card / Classic Credit Card / Business Credit Card / Corporate Credit card cardholders, every 15 Bonus Points can be converted to 1 Asia Mile (except designated card types and cardholders or special promotion program). The minimum conversion is 1,000 Asia Miles. Each conversion must be made in multiples of 1,000 miles.
5. A handling fee of HK$10 will be charged for every 1,000 Asia Miles converted. The minimum charge of handling fee is HK$100 and the maximum is HK$500 per conversion. The handling fee will be debited from the cardholder's credit card account accordingly.
6. Asia Miles will be directly credited to the cardholder's Cathay membership account within 4 – 6 weeks after the conversion request is made.
7. Cardholder's credit card accounts should be valid and in good standing during the conversion process. The accumulated Bonus Points will be forfeited if the credit card account is closed for whatever reason. The Bank reserves the right for final decision upon conversion.
8. Upon acceptance of the conversion request, neither amendment nor cancellation is accepted. Required Bonus Points and total handling fee will be debited from the cardholder's designated credit card account(s) and will be shown on the next monthly statement. In the event of insufficient Bonus Points for conversion, the conversion request will be automatically cancelled.
9. Fraud and abuse relating to the conversion may result in the forfeiture of accumulated Bonus Points as well as the cancellation of a cardholder's credit card(s).
10. Other Asia Miles terms and conditions apply. The Bank assumes no responsibility for the actions of the participating airline in connection with Flight Awards redemption or otherwise.
11. The Bank reserves the right to amend the terms and conditions herein, change or terminate this program at its sole discretion without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
12. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.