上海商業銀行
SHANGHAI COMMERCIAL BANK

"Shanghai Commercial Bank Mastercard Platinum Business Credit Card Welcome Gift" Terms and Conditions:

1. The promotion period is from 1 April 2026 to 31 December 2026, both dates inclusive (the "Promotion Period").
2. Corporate customers must have successfully applied for the Mastercard Platinum Business Credit Card ("the Eligible Credit Card") issued by Shanghai Commercial Bank Limited ("the Bank") for its Proposed Cardholders ("Cardholders") within the Promotion Period in order to enjoy the welcome gift. The welcome gift is only applicable to corporate customers who have not held any Corporate Credit Card / Business Credit Card of the Bank in the past 12 months. Each Eligible Credit Card can only be entitled to the welcome gift once under this promotion.
3. Cardholders must accumulate spending ("Eligible Transaction") reaching HK$7,000 or above within the first 2 months of new card issuance date ("Spending Period") in order to be eligible to HK$500 Free Spending Credit ("Welcome Gift").
4. HK$500 Free Spending Credit will be credited to the eligible HKD credit card account of the Cardholders within 2 months after the Spending Period.
5. Eligible transaction refers to retail transactions, online purchases, purchase and / or reload of stored value cards and e-wallets, but excludes cash advance, outstanding balance, balance transfer amount, bill payment (including but not limited to tax, utilities payment and insurance payment) settled via the Bank Internet Banking / ATMs / Mobile Banking Services, payments of all credit card charges (including but not limited to annual fees, finance charges, late charges and interests), all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.
6. Once the welcome gift has been chosen, it cannot be changed. If Cardholders have not indicated his / her choice or have indicated more than one choice in the application form, the Bank will automatically set the HK$500 Free Spending Credit (Gift Code: A0052) as his / her welcome gift.
7. <u>If Cardholders cancel the Eligible Credit Card within 12 months from the date of welcome gift redemption, the Bank will charge an administrative fee of HK$600 and such fee will be debited from the relevant credit card account without prior notice.</u>
8. All welcome gift information, prices, and photos shown are for reference only. The information provided by suppliers shall prevail.
9. The supplier of the welcome gifts shall be solely responsible for the quality, service and the relevant legal liability of the welcome gift, to which the Bank shall have no legal liability whatsoever.

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10. The welcome gifts are subject to the applicable terms and conditions as well as the terms of use imposed by the supplier / service provider.
11. The welcome gifts are available while stock lasts, and are not transferable, returnable or redeemable for cash. In case the selected welcome gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement.
12. Cardholder's credit card accounts must be valid and in good standing during the redemption period.
13. The Bank reserves the right to vary, extend or terminate the above offers and / or amend these terms and conditions at any time without prior notice. In case of any disputes, the decision of the Bank shall be final.
14. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.