上海商業銀行
SHANGHAI COMMERCIAL BANK

Terms and Conditions for Shanghai Commercial Bank St. Joseph's College Old Boys' Association World Credit Card Application Gift

1. The promotion period is from 1 January 2026 to 31 December 2026, both dates inclusive (the "Promotion Period").
2. New cardholders must have successfully applied for St. Joseph's College Old Boys' Association World Credit Card (excluding the supplementary credit card) (the "Eligible Credit Card") issued by Shanghai Commercial Bank Limited (the "Bank") within the Promotion Period to be eligible to redeem one St. Joseph's College Limited Edition 3 in 1 charger (the "Application Gift"). The Application Gift is only applicable to principal card applicants who have not held any credit cards / co-branded credit cards of the Bank in the past 12 months (the "New Cardholders").
3. New cardholders must activate the new credit card and successfully enroll for e-statement within the first two months of the new credit card issuance date (the "Registration Period") in order to be eligible for the Application Gift.
4. The relevant application gift redemption letter will be sent to New Cardholders within 2 months after the Registration Period. Redemption details, including the redemption method, redemption address and redemption period will be set out in the application gift redemption letter.
5. If New Cardholders cancel the Eligible Credit Card within 12 months from the date of Application 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.
6. The supplier of the Application Gift shall be solely responsible for any matters in relation to the quality, service and availability of the Application Gift. The Bank is not the supplier of the Application Gift and shall not assume any liability in relation to the Application Gift of whatsoever nature and howsoever arising.
7. All Application Gift information, prices, and photos shown are for reference only. The information provided by suppliers shall prevail.
8. The Application Gift is subject to the applicable terms and conditions as well as the terms of use imposed by the supplier / service provider.
9. The Application Gift is available while stock lasts, and are not transferable, returnable or redeemable for cash. In case the Application Gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement.
10. New Cardholder's credit card accounts should be valid and in good standing during the redemption period.
11. The Bank reserves the right to vary, suspend, 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.
12. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Issued by Shanghai Commercial Bank Limited
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