Bonus Poi	nts Rede	mption	Form
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Please complete in

Principal (Cardholder's Account Details	
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-	Gift Redemption	is only applic
Is		
	to Principal Card	holder

Principal	Cardhold	ler's	Name
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Principal Cardholder's ICBC Credit	Card Account No.
Daytime Tel. No.	Residential Tel. No.
Principal Cardholder's Signature*	Date

*Signature should be same as signature specimen of your ICBC Credit Card. Upon signing of this Redemption Form, you will be bound by the terms and conditions of this "Bonus Points Rewards".

Points Deduction Instruction

I would like to redeem the below item(s), and I understand that upon the acceptance of the redemption request, required bonus points will be debited from my ICBC Credit Card Account at once.

	Item 1	Item 2	Item 3
Item Code			
Quantity			
Bonus Points Required (per item)			
Total Bonus Points Required			
Annual Fee Waiver for ICBC Credit Card Account No.:			
	-	-	

Charity Donation

Please refer to the following instruction to convert the bonus points in my designated ICBC Credit Card into cash donation at the rate of 0.5%.

Charity Organization	Item Code	All Bonus Points (Please put a vin appropriate box)	Partial Bonus Points (Please indicate bonus points conversion quantity to appropriate Charity Organization(s))
Caritas- Hong Kong	71Z		Points
Yan Oi Tong	71P		Points

Note: The donation receipt at or above HK\$100 will be sent to the credit card statement address (donations are tax-deductible with official receipts)

Mileage Redemption

	mileage reachipation		
	Air China	Membership No.	
	"PhoenixMiles" 71A	No. of miles redeemed**	Bonus Points required
	Hong Kong Airlines Fortune Wings Club Miles 71B	Membership No.	
		No. of miles redeemed**	Bonus Points required
China Southern Airlines "Sky Pearl Club"	Membership No.		
	71C	No. of miles redeemed**	Bonus Points required

** For each redemption, minimum 500 miles or its multiple is required.

Terms & Conditions for Bonus Points Rewards

Only holders ("Cardholders") of Principal ICBC credit cards, ICBC co-brand or affinity cards (including but not limited to Hong Kong Dollars ("HKD") and Dual Currency credit cards) (collectively "ICBC Credit Cards") issued by Credit Card Centre, Industrial and Commercial Bank of China (Asia) Limited ("The Bank") are eligible to participate in this Bonus Points Rewards Program".

- 1. Acceptance of application for redemption of gift vouchers / services/ mileage ("Rewards") is subject to the account(s) under which the redemption is stated to be made being (i.e. up to the date of the application of the Rewards as determined by the date of the postmark of the application) in normal/current status (i.e. not overdue or in collection or cancelled or expired) and there having been no breach by the Principal Cardholder of ICBC Credit Card ("Principal Cardholder") and Supplementary Cardholder of ICBC Credit Card ("Supplementary Cardholder") of any of his/her obligations under the application for Rewards shall be entertained on a first-come-first-served basis, while stocks last.
- Provided that the Principal Cardholder has accumulated sufficient and valid Bonus Points ("Points"), and subject to condition (4) below, there is no limit to the number of Rewards that each Principal Cardholder is entitled to redeem at any one time. However, Points may not be redeemed for cash.
- Subject to condition (4) below, only Principal Cardholder is entitled to draw upon the Points accumulated in his or her related Principal or Supplementary ICBC Credit Card Account ("Card Account"). Supplementary Cardholder is not entitled to redeem the Points.
- 4. Upon acceptance of the application, Points shall be deducted from Card Account specified by the Principal Cardholder. If it is discovered that the designated Card Account does not contain sufficient number of Points for deduction, the Principal Cardholder shall not be entitled to the related Rewards he/she has applied for, notwithstanding his/her application may have been accepted by The Bank. Acceptance of the application is also subject to condition (1) above. Principal Cardholder will be notified by mail if his/her application is invalidated and/or rejected.
- One Point will be awarded for every 1 HKD or every 1 RMB spent on Dual Currency credit card while one Point will be awarded for every 1 HKD spent on other ICBC Credit Cards and ICBC co-brand or affinity cards by the Cardholder.
- 6. The Bouns Points Rewards is not applicable to cash advances, balance transfer, cash installment loan amount and repayment, tax loan and personal loan amount and repayment, installment, donations, tax payments, purchase of casino chips, gambling transactions and card account's fees and charges and unauthorized transactions, and not applicable to ICBC UnionPay Dual Currency Credit Card in mainland for the transactions of supermarkets, fuel, air ticket, property, motor vehicle etc., wholesale, hospital and school fees.
- 7. The Bank reserves the rights to change the Points earning rate. Points earned by Supplementary ICBC Credit Card will automatically accrue to its respective Principal Card Account. Points awarded from HKD account and RMB account in Dual Currency credit card will be pooled together for redemption purpose. If a Principal Cardholder has more than 1 Principal ICBC Credit Card account, the Points in each Principal Card Account cannot be pooled together for redemption. For cancellation of any card transaction arising from returned goods or services or from billing disputes, the relevant Points awarded from such card transaction will be deducted from the Card Account accordingly. For cardholders enjoy cash rebate in the reward program, all cash rebate earned are only meant for future retail spending and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before
- 8. The Points earned for Gold Card and Classic Card will be valid for 12 months while the Points earned for Platinum Card and Titanium Card will be valid for 36 months. The applicable expiry date will be clearly shown on the monthly Card Account statement. After the applicable expiry date, all accumulated expired Points shall be forfeited without further notice.
- 9. Once a redemption application has been accepted by The Bank, no cancellation, or alteration of such application can be made by the Principal Cardholder. A redemption letter will be sent to the Principal Cardholder within 4 to 6 weeks after the redemption application is accepted. If a Principal Cardholder does not receive a notification within 6 weeks, he or she should inquire through our 24-hour Customer Service Hotline.

- 10. All Rewards should be collected within 2 months from the issue date of the redemption letter. Otherwise, the relevant Principal Cardholder will be deemed to have given up the Rewards and Points used for the redemption will not be refunded.
- 11. All Rewards are to be collected by Principal Cardholder in person at the designated redemption centre upon presentation of the original redemption letter issued by The Bank and the Principal Cardholder's current valid ICBC Credit Card. Principal Cardholder may designate a person to collect the redemption item(s) on his/her behalf provided that the designated person presents his/her HKID card, the Principal Cardholder's original redemption letter issued by The Bank, a written and signed (the signature should be the same as that set out on the Credit Card of the Cardholder) authorization from the Principal Cardholder stating the name and the HKID Card number of the designated person, and a copy of both sides of the relevant ICBC Credit Card(s).
- To redeem for the mileage, Principal Cardholder must be a member of respective airlines' mileage program.
- 13. Regarding the mileage redemption of Air China PhoenixMiles and China Southern Airlines Sky Pearl Club, every 8 Points is equivalent to 1 mile. For each redemption, a minimum of 500 miles (i.e. 4,000 Points) or its multiple is required, except Air China requires a minimum of 1,000 miles upon first redemption. For the mileage redemption of China Southern Airlines Sky Pearl Club, it is only applicable to ICBC Platinum Cardholders. Regarding the mileage redemption of Hong Kong Airlines Fortune Wings Club Miles, every 10 Points is equivalent to 1 mile. For each redemption, a minimum of 500 miles (i.e. 5,000 Points) or its multiple is required. The Bank reserves the right to change the mileage earning rate. Once converted, the mileage cannot be converted back.
- 14. The Bank has no liability on the mileage redeemed and any changes or actions taken by respective airlines in relation thereto.
- 15. Upon the conversion of Points to mileage, no alteration and cancellation can be made. 4 to 6 weeks are required for mileage redemption. Mileage will be credited to Principal Cardholder's mileage program membership account by respective airlines directly.
- Mileage redemption shall be further subject to the terms and conditions of airlines. In case of disputes, the decision of respective airlines shall be final.
- 17. Fraud and abuse relating to the earning of Points in the Program or redemption of Rewards may result in the cancellation of the accrued Points as well as the cancellation of a Principal Cardholder's entitlement to the Program. The Bank reserves the rights to take legal action in such cases and to recover (among others) the Rewards.
- 18. The Bank is not the supplier of any of the Rewards offered to Cardholder, and will not accept any liability in relation thereto. All representations and warranties relating to quality, design, specification or otherwise set out in this Bonus Points Rewards Catalogue in respect of such Rewards are made by the respective suppliers/ merchants and the use of the Rewards will be bound by the terms and conditions of the respective suppliers/merchants. The Bank is not responsible for any loss or theft of the redemption letter.
- 19. The Bank has made every effort to ensure all information in this Bonus Points Rewards Catalogue is accurate. However, The Bank accepts no responsibility for any error or omission contained therein. The Bank reserves the right to make the final decision if there is any error or omission.
- All Rewards featured in this Bonus Points Rewards Catalogue are valid until December 31, 2014 (unless specified otherwise).
- Offers shall be terminated immediately upon cessation of the relevant merchant's business.
- The Bank reserves the right to amend the terms and conditions in this Bonus Points Rewards Catalogue.
- 23. In case of any dispute arising from the Program, the decision of The Bank shall be final. The Bank reserves the right to make final decision on all questions or disputes regarding eligibility for the Program or the eligibility of Points for accrual or redemption of Rewards or mileage, cash rebate, and the change option of Rewards.

If the English version of the terms and conditions does not conform to the Chinese version, the English version shall prevail.



Retail Purchase HKD or RMB1 = 1 point:

Points earned in HKD and RMB can be combined.

Other ICBC Credit Cards and Co-brand Cards:

Card Centre before December 31, 2014.

Retail Purchase HKD1 = 1 point, All accumulated points are

Points earned by Principal Card and Supplementary Card(s)

1. Please check the Points accumulated in your Principal

2. Select the desired items according to the points requirement.

3. Mail or fax in the Redemption Form to ICBC (Asia) Credit

4. Redemption letters will be sent out within 4-6 weeks upon

Complete the Redemption Form by filling in the following

Cardholder's name, Credit Card account number and

Item code(s) of selected gift(s), quantity and required points

Credit Card Centre, P.O. Box No. 27,

General Post Office, Hong Kong

Catalogue Expiry Date: December 31, 2014

By Mail Industrial and Commercial Bank of China (Asia) Limited,

For redemption by fax, please do not re-send by mail to avoid

Items will be offered on a first-come-first-served basis, while

If you do not wish to receive our promotional materials, please fill in the following

form and send the request to "The Data Protection Officer, ICBC (Asia), 33/F, ICBC

or HKID/ Passport No.:

Tower, 3 Garden Road, Central, Hong Kong". This service is free of charge.

I do not wish to receive any promotional materials from ICBC (Asia).

For details, please visit any of our branches and

our Customer Service Officers will be pleased to

You may also call our Customer Service Hotline

provide you with more information.

218 95588 or

www.icbcasia.com

browse our website

Card Account by referring to the latest monthly statement.

Dual Currency Credit Card:

Redemption Procedures

validation of information.

By Fax Fax No.: 2233 9988

valid for at least 1 year.

can be combined.

information:

stock lasts.

(Please add ✓ in the box)

telephone number.











ICBC Credit Card Bonus Points Rewards

Fabulous Year- Especially for Y	Round Privileges
	Infinite Rewards





Discover a world of pleasure with our **Bonus Points** Rewards Program!

Every purchase you make with ICBC Credit Cards and Co-brand Cards lets you enjoy your desired rewards faster! You can redeem a wide selection of attractive cash coupons or a free air ticket from your accumulated bonus points. What's more, you can give those in need a helping hand by converting bonus points and making a donation to Caritas Hong Kong and Yan Oi Tong.







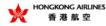
Air China PhoenixMiles

Retail spending of HKD/RMB 8 = 8 Points = 1 Mile

4,000 points 500 miles

Remarks: For redemption, Cardholder must be Air China PhoenixMiles member and at least 500 miles or its multiple is required for

71B



Hong Kong Airlines Fortune Wings Club Miles

Retail spending of HKD/RMB 10 = 10 Points = 1 Mile

Every Redemption 5.000 points

Remarks: For redemption, Cardholder must be Fortune Wings Club member and at least 500 miles or its multiple is required for

71C



China Southern Airlines Sky Pearl Club

(For Platinum Cardholders)

Retail spending of HKD/RMB 8 = 8 Points = 1 Mile

very Redemption 4,000 points 500 miles

Remarks: For redemption, Platinum Cardholder must be Sky Pearl Club member and at least 500 miles or its multiple is required for



Wing On Travel Cash Coupon Points Required 22,000 points







HK\$100 sogo Gift Certificate

Points Required 22,000 points

www.sogo.com.hk

71D



HK\$100 Watsons Gift Voucher

Points Required 22,000 points

Gift voucher can be used in all Hong Kong Outlets.

71F



HK\$100 AEON Gift Certificate

Points Required 22,000 points

Item Code 74G



HK\$100

西九龍

H心

Wellcome Supermarket Shopping Voucher

Points Required 22,000 points

Shopping voucher can be used in all Hong Kong Outlets

71W



Please visit www.dragoncentre.com.hk for the applicable



Fun and Delicacies

71J



HK\$10 x 5 KFC Gift Certificate Points Required 11,000 points



HK\$50 Maxim's Gift Coupon

Points Required 11,000 points

Gift coupon can be used in all Hong Kong Outlets.

74J



HK\$100

Café de Coral Cash Coupon

Points Required 22,500 points

Cash coupon can be used in any Café de Coral outlet in Hong Kong.

Item Code 74N



HK\$50 STARBUCKS Gift Certificate

Points Required 10,000 points

Usage is subject to the terms and conditions on the gift certificate.

74C





MCL Cinemas & STAR Cinema

Gift Voucher (2 in total) Points Required 25,000 points

Gift voucher can be used in both MCL Cinemas & STAR Cinema.



Classic Card Annual Fee Waiver

Item Code 71H

Item Code

71T

Principal Card 48,000 points

Supplementary Card 24,000 points

Gold Card/Titanium Card Annual Fee Waiver

Item Code 71K

96,000 points Principal Card

Item Code 71U

Supplementary Card 48,000 points

Platinum Card Annual Fee Waiver

Item Code 78X

200,000 points Principal Card

Item Code 78Y

Supplementary Card 100,000 points



Charity Donation





Caritas - Hong Kong Charity Donation

71P



Yan Oi Tong Charity Donation

Service 2272

siness Reply 8 Licence No. 2

Please fold and seal here 請在此處封口

RIAL AND COMME CARD CENTRE