

## Bonus Points Calculation Method

### Dual Currency Credit Card:

Retail Purchase HKD or RMB1 = 1 point;  
Points earned in HKD and RMB can be combined.

### Other ICBC Credit Cards and Co-brand Cards:

Retail Purchase HKD1 = 1 point. All accumulated points are valid for at least 1 year.  
Points earned by Principal Card and Supplementary Card(s) can be combined.

## Redemption Procedures

1. Please check the Points accumulated in your Principal Card Account by referring to the latest monthly statement.
2. Select the desired items according to the points requirement.
3. Mail or fax in the Redemption Form to ICBC (Asia) Credit Card Centre before December 31, 2012.
4. Redemption letters will be sent out within 4-6 weeks upon validation of information.

Complete the Redemption Form by filling in the following information:

- Cardmember's name, Credit Card account number and telephone number.
- Item code(s) of selected gift(s), quantity and required points.

### By Mail

Industrial and Commercial Bank of China (Asia) Limited,  
Credit Card Centre, P.O. Box No. 27,  
General Post Office, Hong Kong

### By Fax

Fax No.: 2233 9988

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

## Catalogue Expiry Date : December 31, 2012

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

If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing.

For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline

**218 95588** or

browse our website

[www.icbcasia.com](http://www.icbcasia.com)

LMP-0107/1201/228



ICBC

## ICBC Credit Card Bonus Points Reward

Fabulous Year-Round Privileges  
Especially for You



ICBC  工银亚洲

# Discover a world of pleasure with our Bonus Points Reward 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.

## Travel

Item Code  
71A



### Air China PhoenixMiles

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

Every Redemption **4,000 points** 500 miles

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

Item Code  
71B



### Fortune Wings Club Mileage

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

Every Redemption **4,000 points** 500 miles

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

Item Code  
71C



### China Southern Airlines Sky Pearl Club Mileage (For Visa Platinum and MasterCard Platinum Cardmembers only)

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

Every Redemption **4,000 points** 500 miles

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

## Shopping

Item Code  
71Q



### HK\$100 SOGO Gift Certificate

Points Required **22,000 points**

[www.sogo.com.hk](http://www.sogo.com.hk)

Item Code  
71D



### HK\$100 Watsons Cash Coupon

Points Required **22,000 points**

Cash coupon can be used in all Hong Kong Outlets.

Item Code  
71F



### HK\$100 JUSCO Gift Certificate

Points Required **22,000 points**

Item Code  
74G



### HK\$100 Wellcome Shopping Voucher

Points Required **22,000 points**

Item Code  
71W



### HK\$50 Dragon Centre Cash Coupon

Points Required **11,000 points**

Please visit [www.dragoncentre.com.hk](http://www.dragoncentre.com.hk) for the applicable merchant list.

## Fun and Delicacies

Item Code  
71J



### HK\$10x5 KFC Cash Coupon

Points Required **11,000 points**

Item Code  
71L



### HK\$50 Maxim's Gift Coupon

Points Required **11,000 points**

Item Code  
74J



**HK\$100**

**Café de Coral Cash Coupon**

Points Required **22,500 points**

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

Item Code  
74N



**STARBUCKS**

**HK\$50**

**STARBUCKS Gift Certificate**

Points Required **10,000 points**

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

Item Code  
74C

**MCL** 洲立影藝  
Mortgage Cinema Ltd.

**MCL Cinema Gift Voucher x2**

Points Required **25,000 points**

Item Code  
74Q

Credit Card **Cash Rebate HK\$50**

Points Required **10,000 points**

## Selected Wines

Item Code  
74A



**Domaine de Pontfract - Rouge (VB9)**

Nose: Red fruit, pepper and leather

Points Required

**15,000 points/bottle (750ml)**

Item Code  
74L



**Mosel Riesling**

**"Yellow Label" (EZ1)**

Nose: Tropical fruit and green apple

Points Required

**20,000 points/bottle (750ml)**

Item Code  
74M



**Cuvée Laurent Muscat Rosé (VB5)**

Nose: Strawberry, lavender and rose

Points Required

**25,000 points/bottle (750ml)**

## Annual Fee Waiver



**Classic Card Annual Fee Waiver**

Item Code  
71H

Principal Card **48,000 points**

Item Code  
71T

Supplementary Card **24,000 points**



**Gold Card/Titanium Card Annual Fee Waiver**

Item Code  
71K

Principal Card **96,000 points**

Item Code  
71U

Supplementary Card **48,000 points**



**Platinum Card Annual Fee Waiver**

Item Code  
78X

Principal Card **200,000 points**

Item Code  
78Y

Supplementary Card **100,000 points**

## Charity Donation

Item Code  
71Z



**Caritas - Hong Kong Charity Donation**

Item Code  
71P



**Yan Oi Tong Charity Donation**



# Bonus Points Redemption Form

Please complete in English BLOCK letters

## Principal Cardmember's Account Details Gift Redemption only applicable to Principal Cardmember

Principal Cardmember's Name

Principal Cardmember's ICBC Credit Card Account No.

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Daytime Tel. No.

Residential Tel. No.

Principal Cardmember'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 Reward".

## 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 <small>(Please put a ✓ in appropriate box)</small>	Partial Bonus Points <small>(Please indicate bonus points conversion quantity to appropriate Charity Organization(s))</small>
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

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

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

Please fold and seal here 請在此處封口

NO POSTAGE  
STAMP  
NECESSARY IF  
POSTED IN  
HONG KONG  
如在本港投寄  
毋須貼上郵票

Business Reply Service  
Licence No. 2272

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED  
CREDIT CARD CENTRE  
P.O. BOX 27  
GENERAL POST OFFICE  
HONG KONG

POSTAGE  
WILL BE  
PAID BY  
LICENSEE  
郵費由持  
牌人支付

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## Terms & Conditions for Bonus Points Reward

Only holders ("Cardmembers") of Principal ICBC credit cards, ICBC co-brand and 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 ("Card Centre") are eligible to participate in this Bonus Points Rewards Program ("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 Cardmember of principal ICBC Credit Card ("Principal Cardmember") and Cardmember of supplementary ICBC Credit Card ("Supplementary Cardmember") of any of his/her obligations under the applicable Cardmember Agreement. All Rewards are subject to availability and application for Rewards shall be entertained on a first-come-first-served basis, while stocks last.
2. Provided that the Principal Cardmember 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 Cardmember is entitled to redeem at any one time. However, Points may not be redeemed for cash.
3. Subject to condition (4) below, only Principal Cardmember is entitled to draw upon the Points accumulated in his or her related principal or supplementary ICBC Credit Card Account ("Card Account"). Supplementary Cardmember is not entitled to redeem the Points.
4. Upon acceptance of the application, Points shall be deducted from Card Account specified by the Principal Cardmember. If it is discovered that the designated Card Account does not contain sufficient number of Points for deduction, the Principal Cardmember shall not be entitled to the related Rewards he/she has applied for, notwithstanding his/her application may have been accepted by Card Centre. Acceptance of the application is also subject to condition (1) above. Principal Cardmember will be notified by mail if his/her application is invalidated and/or rejected.
5. 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 Cardmember (excluding 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). Card Centre 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 Cardmember 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.
6. 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.
7. Once a redemption application has been accepted by Card Centre, no cancellation, or alteration of such application can be made by the Principal Cardmember. A redemption letter will be sent to the Principal Cardmember within 4 to 6 weeks after the redemption application is accepted. If a Principal Cardmember does not receive

a notification within 6 weeks, he or she should inquire through our 24-hour Customer Service Hotline.

8. All Rewards should be collected within 2 months from the issue date of the redemption letter. Otherwise, the relevant Principal Cardmember will be deemed to have given up the Rewards and Points used for the redemption will not be refunded.
9. All Rewards are to be collected by Principal Cardmember in person at the designated redemption centre upon presentation of the original redemption letter issued by Card Centre and the Principal Cardmember's current valid ICBC Credit Card. Principal Cardmember 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 Cardmember's original redemption letter issued by Card Centre, a written and signed (the signature should be the same as that set out on the Credit Card of the Cardmember) authorization from the Principal Cardmember 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).
10. To redeem for the mileage, Principal Cardmember must be a member of respective airlines' mileage program.
11. For redemption of mileage, 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, Card Centre reserves the right to change the mileage earning rate. Once converted, the mileage cannot be converted back to Points.
12. Card Centre has no liability on the mileage redeemed and any changes or actions taken by respective airlines in relation thereto.
13. 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 Cardmember's mileage program membership account by respective airlines directly.
14. 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.
15. 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 Cardmember's entitlement to the Program. The Bank reserves the rights to take legal action in such cases and to recover (among others) the Rewards.
16. Card Centre is not the supplier of any of the Rewards offered to Cardmember, 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 Reward 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. Card Centre is not responsible for any loss or theft of the redemption letter.
17. Card Centre has made every effort to ensure all information in this Bonus Points Reward Catalogue is accurate. However, Card Centre accepts no responsibility for any error or omission contained therein. Card Centre reserves the right to make the final decision if there is any error or omission.
18. All Rewards featured in this Bonus Points Reward Catalogue are valid until December 31, 2012 (unless specified otherwise).
19. Offers shall be terminated immediately upon cessation of the relevant merchant's business.
20. Card Centre reserves the right to amend the terms and conditions in this Bonus Points Reward Catalogue.
21. In case of any dispute arising from the Program, the decision of Card Centre shall be final.

Card Centre 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 Program.

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