

ICBC Credit Card Bonus Points Catalogue



中國工商銀行(亞洲)
ICBC (Asia)

Redeem a wide variety of
fabulous rewards all year round



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.

Travel



**Air China Companion
Mileage Program**

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

Item Code
71A

Every redemption **4,000 points** = 500 Kilometers

Remark: For the first redemption of air ticket, cardmember is required to accumulate at least 20,000 kilometers in the account of Air China Companion.

Shopping



**HK\$100
SOGO Gift Certificate**

Item Code
71Q

Points Required
22,000 points

www.sogo.com.hk

Watsons 屈臣氏

**HK\$100
Watsons Cash Coupon**

Item Code
71D

Points Required
22,000 points

Cash coupon can be used in all Hong Kong & Macau outlets.

JUSCO

**HK\$100
JUSCO Cash Voucher**

Item Code
71F

Points Required
22,000 points



HK\$50
Wellcome Supermarket Shopping Voucher

Item Code
71R

Points Required
11,000 points



HK\$50
Dragon Centre Cash Coupon

Item Code
71W

Points Required
11,000 points

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

Fun and Delicacies



HK\$50
KFC Cash Coupon

Item Code
71J

Points Required
11,000 points



HK\$50
Maxim's Gift Coupon

Item Code
71L

Points Required
11,000 points



1 piece of Driving Range Coupon
Asia Golf Club

Item Code
71M

Points Required
11,000 points

Each coupon entitles to driving range service for 1 hour. Applicable to any floor and any date.



HK\$20
Café De Coral Cash Coupon

Item Code
71N

Points Required
4,500 points

Coupon can be used in any Café De Coral restaurant in Hong Kong.

STARBUCKS COFFEE

HK\$25
STARBUCKS COFFEE
Gift Certificate

Item Code
71V

Points Required
5,000 points

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

Annual Fee Waiver



Classic Card
Annual Fee Waiver

Item Code
71H (Principal Card)
71T (Supplementary Card)

Points Required
48,000 points
24,000 points



Gold Card/Titanium Card
Annual Fee Waiver

Item Code
71K (Principal Card)
71U (Supplementary Card)

Points Required
96,000 points
48,000 points



Platinum Card
Annual Fee Waiver

Item Code
78X (Principal Card)
78Y (Supplementary Card)

Points Required
200,000 points
100,000 points

Charity Donation



Caritas - HK Charity Donation

Item Code
71Z



Yan Oi Tong Charity Donation

Item Code
71P

Bonus Points Redemption Form

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.

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 Catalogue".

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			
Points Required (per item)			
Total Points Required			

Annual Fee Waiver Credit Card Account No.:

Charity Donation

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

Charity Organization	Convert Bonus Points qty	All Bonus Points	Partial Bonus Points
		(Please put a <input checked="" type="checkbox"/> in appropriate box)	(Please indicate bonus points conversion quantity to appropriate Charity Organization(s))
Caritas- HK (Item Code 71Z)			Points
Yan Oi Tong (Item Code 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)

Air China Companion Mileage Program (Item Code 71A)

Air China Companion Member No. (Applicable to redeem mileage)	Kilometers to be redeemed**	Bonus Points required

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

CRE-0046/1001/228

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

Business Reply Service
Licence No. 2272

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

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

Please fold and seal here 請在此處封口

Please fold and seal here 請在此處封口

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 Rewards Program ("Program").

TERMS & CONDITIONS FOR BONUS POINTS REDEMPTION

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) in 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 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 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 Cardmember. If it is discovered that the designated Card Account does not contain sufficient number of Points for deduction, the 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. 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 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 Cardmember. A redemption letter will be sent to the Cardmember within 2 to 4 weeks after the redemption application is accepted. If a Cardmember does not receive a notification within 4 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 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 Cardmember in person at the designated redemption centre upon presentation of the original redemption letter issued by Card Centre and the Cardmember's current valid ICBC Credit Card. 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 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 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 of Air China, Cardmember must be a member of Air China Companion.
11. For redemption of mileage of Air China, every 8 Points is equivalent to 1 km. For each redemption, a minimum of 500 km (i.e. 4,000 Points) or its multiple is required. 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 Air China in relation thereto.
13. Upon the conversion of Points to mileage of Air China, no alteration and cancellation can be made. 4 to 6 weeks are required for mileage redemption. Mileage will be credited to Cardmember's Air China Companion membership account by Air China directly.
14. Mileage redemption shall be further subject to the terms and conditions of Air China. In case of disputes, the decision of Air China 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 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 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 Point 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 Point Catalogue are valid until December 31, 2010 (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 Point 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.

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.

Ordering 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, 2010.
4. Redemption letters will be mailed out within 2-4 weeks upon validation of information.

How To Redeem

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 : 31/12/2010

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 on

218 95588 or
browse our website
www.icbcasia.com