

有關迎新禮品之條款及細則 TERMS & CONDITIONS OF THE WELCOME OFFER

1. 成功申請之主卡持卡人，須於發卡後2個月內簽賬或現金透支滿HK\$/RMB3,000("消費要求")，方可獲享迎新禮品。
2. 如欲獲享HK\$600信用卡免找數簽賬額為迎新禮品，必須為同一位全新信用卡主卡申請人同時申請兩張ICBC信用卡，獲成功批核並於發卡後2個月內每張信用卡各自簽賬或現金透支滿港幣或人民幣3,000元("消費要求")，方可換領HK\$600信用卡免找數簽賬額。
3. 認可消費以交易日計算，包括零售簽賬及現金透支，惟不包括結餘轉戶、「0用錢」兌現金額及其分期還款額、分期付款、稅務貸款及私人貸款之分期還款額、各類手續費及財務費用。未誌賬、取消、欺詐、退款或未經授權之交易將不計算於交易金額內。
4. 如選擇信用卡免找數簽賬額為迎新禮品之主卡持卡人，中國工商銀行(亞洲)有限公司(「本行」)之信用卡中心將於符合消費要求後一個月內將信用卡免找數簽賬額存入有關信用卡賬戶內。信用卡免找數簽賬額只可作日後簽賬，不可用作現金透支或繳付信用卡結欠。
5. 如申請人為工銀亞洲現有信用卡持卡人並現時持有一張或以上本行信用卡，即不可獲享信用卡免找數簽賬額迎新優惠。
6. 上述優惠不適用於現有或過往6個月內取消任何ICBC信用卡(包括聯營卡)之持卡人。
7. 如主卡持卡人於發卡後12個月內取消ICBC信用卡，本行將向持卡人收取手續費HK\$700(主卡)/HK\$400(附屬卡)。
8. 本行保留取消或修改上述優惠之權利，而不作另行通知。
9. 如有任何爭議，本行保留最終決定權。

1. Successful applicant of the Principal ICBC Credit Card is required to accumulate retail spending or cash advance for HK\$/RMB3,000 ("the Spending Requirement") within the first 2 months of new card issuance for the welcome gift.
2. Customers will be eligible for the HK\$600 Free Credit Card Spending Limit Welcome Offer if concurrently apply for any 2 of ICBC Credit cards and accumulate retail spending or cash advance for HK\$/RMB3,000 ("the Spending Requirement") respectively within the first 2 months of new cards issuance.
3. The date of valid transaction is determined by its transaction date. Valid transaction includes retail spending or cash advance, but it does not include balance transfer, cash installment loan and its repayment, installment payment, tax loan, personal loan and its repayment, all kinds of handling fees and financial charges. Non-posted, cancelled, cheated, returned or other unauthorized transactions will not be counted as valid transactions.
4. For the Principal Cardholder who selects free credit card spending limit as the welcome gift, Industrial and Commercial Bank of China (Asia) Limited ("the Bank") Credit Card Centre will credit the free credit card spending limit to the respective account within 1 month after the Spending Requirement is fulfilled. Free Credit Card Spending Limit can only be used for future spending, which cannot be used as cash advance or repayment of credit card spending.
5. Existing ICBC (Asia) Credit Card Cardholder who holding any of our credit card will not be eligible for the Free Credit Card Spending Limit Welcome Offer.
6. The Welcome Offer is not applicable to the existing ICBC Credit Cardholders or those who have cancelled any ICBC Credit Card (includes Affinity Card) in the past 6 months.
7. The Bank will charge a handling fee of HK\$700 (Principal Card)/ HK\$400 (Supplementary Card) if new cardholder cancels the ICBC Credit Cards within 12 months from card issuance.
8. The Bank reserves the right to amend the terms and conditions of the welcome offer at any time without prior notice.
9. In case of any dispute, the decision of the Bank shall be final.