

Bonus Point Gift Redemption Scheme Terms and Conditions:

1. The Bonus Point Gift Redemption Scheme is applicable to all SCB Credit Card / Co-branded Card except those as expressly stated in the card application form or as defined by Shanghai Commercial Bank Ltd. ('SCB') from time to time at its sole discretion.
2. Cardholders can earn 1 Bonus Point ('Bonus Point') for each HKD/RMB1 card spending, excluding cash advance, bill payment / e-Payment and/or any other unqualified transactions as defined by SCB.
3. Bonus Point will not be offered for payment of deposit or purchase of automobile, real estate, government and government-related services, public hospital and wholesale transactions made by SCB RMB credit card.
4. Bonus Point earned by Supplementary Cardholders will be combined to the Bonus Point earned by the relevant Principal Cardholders. Bonus Point is not transferable and can only be used by the Principal Cardholders for gift redemption.
5. Any other offers, special bonus points or "Annual Fee Waiver Point" under specific cards / co-branded cards program (e.g. Kingkow Points, YGM Points etc.) are not applicable to this scheme and cannot be accumulated in conjunction with the Bonus Point for gift redemption.
6. The expiry date of Bonus Point will be shown on monthly credit card statement. Gift redemption forms must be returned to the SCB Credit Card Service Department 7 business days prior to the expiry date of the Bonus Point.
7. All requests of gift redemption are subject to SCB's acceptance and stock availability. No change or cancellation will be accepted if the request has been accepted by SCB.
8. All redemption requests are served on first-come-first-serve basis while stocks last. Redemption can be made at the designated redemption centres. Cardholders should check the gift to ensure it is in good condition upon delivery. All gifts including any tickets, coupons or vouchers are not exchangeable or redeemable for cash.
9. The redemption letter or gift voucher will be sent to Cardholders normally within 4 weeks upon acceptance of the redemption request.
10. Cash coupons or gift vouchers redeemed will not be re-issued in case of loss or become expired. Cardholder may request receiving the same by registered post with postage fee charged to Cardholder's SCB credit card account. Cash coupons or gift vouchers will be bound by the terms and conditions as prescribed by the participating merchants. In case of dispute, the participating merchants will have the right of final decision. The participating merchants also reserve the final right to amend the terms and conditions regarding the use of coupons or vouchers without prior notice.
11. SCB makes no representation or guarantee as to the provision, quality or performance of products and/or services provided by the participating merchants. SCB also disclaims any liability or responsibility with regards to any matters arising from or in connection with the products and/or services provided by the participating merchants. Any disputes or complaints in respect of products and/or services should be directed to the relevant participating merchants.
12. Cardholder's credit card accounts should be valid and in good standing during the redemption period. The accumulated Bonus Points will be forfeited if the credit card account is closed for whatever reason. SCB reserves the final decision upon redemption.
13. Bonus Point earned through cancelled / refund transactions, illegal / fraudulent transactions or fraud relating to redemption request may result in the forfeiture of accumulated Bonus Points as well as the cancellation of Cardholder's credit card.
14. SCB reserves the rights to amend the terms and conditions herein, change or terminate this scheme at its sole discretion without prior notice. In case of dispute, the decision of SCB shall be final and binding.
15. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

You can check your accumulated bonus points and expiry from your monthly statement OR through our 24-hour Automated Phone Enquiry Service Hotline 2818 8236. Simply complete and return the Gift Redemption Form to us by fax 1 week before the bonus points

expiry. Please refer the terms and conditions stated above before signing.

Terms and Conditions of Asia Miles Conversion:

1. Asia Miles Conversion is applicable to the eligible credit cards as defined by Shanghai Commercial Bank Limited ('SCB') from time to time, with SCB bonus point ('Bonus Point') earned through SCB card spending under the Bonus Point Gift Redemption Scheme and governed by its terms and conditions.
2. A valid Asia Miles membership is mandatory. Cardholder, if not an Asia Miles member, can join for free at www.asiamiles.com
3. Eligible spending of supplementary card will be aggregated with that of the Principal card account for calculation of Bonus Points. The pooling of Bonus Points from different card accounts even under the same cardholder's name is not allowed for Asia Miles conversion. Asia Miles converted cannot be credited to another Asia Miles member's account.
4. For SCB Platinum/Titanium card cardholders, every 8 Bonus Points can be converted to 1 Asia Mile. For Gold/Classic/Business/RMB card cardholders, every 12 Bonus Points can be converted to 1 Asia Mile. The minimum conversion is 1,000 Asia Miles. Each conversion must be made in multiples of 1,000 miles.
5. A handling fee of HK\$10/RMB10 will be charged for every 1,000 Asia Miles converted. The minimum charge of handling fee is HK\$100/RMB100 and the maximum is HK\$500/RMB500 per conversion. The handling fee will be debited from the cardholder's credit card account accordingly.
6. Asia Miles will be directly credited to the cardholder's Asia Miles account within 4 – 6 weeks after the conversion request is made.
7. Cardholder's credit card accounts should be valid and in good standing during the conversion process. The accumulated Bonus Points will be forfeited if the credit card account is closed for whatever reason. SCB reserves the right for final decision upon conversion.
8. Upon acceptance of the conversion request, neither amendment nor cancellation is accepted. Required Bonus Points and total handling fee will be debited from the cardholder's designated credit card account(s) and will be shown on the next monthly statement. In the event of insufficient Bonus Points for conversion, the conversion request will be automatically cancelled.
9. Fraud and abuse relating to the conversion may result in the forfeiture of accumulated Bonus Points as well as the cancellation of a cardholder's credit card(s).
10. Other Asia Miles™ terms and conditions apply. SCB assumes no responsibility for the actions of the participating airline in connection with Asia Miles or otherwise.
11. SCB reserves the right to amend the terms and conditions herein, change or terminate this program at its sole discretion without prior notice. In case of any dispute, the decision of SCB shall be final and binding.
12. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.