

Terms and Conditions for Shanghai Commercial Bank Credit Card Online Application Offer and Welcome Gift Offer

1. The promotion period is from 10 December 2018 to 30 June 2019 (the "Promotion Period") (both dates inclusive).
2. Customers must have successfully applied for VISA Platinum Credit Card/ Mastercard Platinum Credit Card/ UnionPay Dual Currency Diamond Credit Card/ Mastercard Titanium Credit Card (excluding co-branded credit card and supplementary credit card) ("the Eligible Credit Card") issued by Shanghai Commercial Bank Limited ("the Bank") within the Promotion Period in order to enjoy the online application offer and the welcome gift. The online application offer and the welcome gift are only available to principal card applicants who do not hold any credit cards/ co-branded credit cards of the Bank in the past 12 months.
3. In order to enjoy the online application offer of HK\$100 free spending credits (the "HK\$100 free spending credits"), customers must successfully apply for the Eligible Credit Card through online application during the Promotion Period. Customers must also spend with the Eligible Credit Card an amount of HK\$200 or above in a single transaction once (exclude the spending of UnionPay Dual Currency Diamond Credit Card's RMB account) within 3 months after its issuance. Each eligible customer is entitled to the HK\$100 free spending credits once and the relevant single spending amount shall not be used to redeem other offers. The HK\$100 free spending credits will be credited to the Hong Kong dollars credit card account of the cardholders within 2 months after the Spending Period.
4. Principal cardholders must accumulate a spending of HK\$7,000 or above with the Eligible Credit Card within the first 2 months after the issuance of the Eligible Credit Card ("Spending Period") in order to enjoy the welcome gift of HK\$800 The Overlander Cash Coupon/ Grandaz UV Vacuum Cleaner/ HK\$500 free spending credits. (If cardholders use the RMB account, each spending of RMB¥1 will be calculated as HK\$1.) The HK\$500 free spending credits will be credited to the HKD credit card account of the cardholders within 2 months after the Spending Period. The Welcome Gift Notice for HK\$800 The Overlander Cash Coupon/ Grandaz UV Vacuum Cleaner will be sent to cardholder within 2 months after the Spending Period. Redemption details, including the redemption method, redemption centre address, and redemption deadline will be set out in the Welcome Gift Notice.
5. Each eligible customer is entitled to one of the welcome gift offers only.
6. Eligible spending only includes retail purchase and online purchase but excludes outstanding balance, cash advance, balance transfer amount, purchase and/ or recharge prepaid card or e-wallets, purchase of casino chips/ traveler's cheque, bill payment, all

payments of all credit card charges (e.g. annual fees, finance charges, late charges or interests, etc.), all transactions which are unposted/ unauthorized/ cancelled/ refunded/ found to be fraudulent or any other unqualified transactions as determined by the Bank. Customer must keep the original sales slip(s) properly, in case of any dispute, the Bank reserves the right to request a cardholder to provide the original transaction sales slip(s) and / or such further documentation or evidence for verification at any time during or after the offer. All sales slips and/or such further documentation submitted to the Bank will not be returned.

7. The Bank will set the HK\$500 free spending credits (Gift Code: CR500) as customer's welcome gift offer of this application if the customer does not make a selection when applying for the Eligible Credit Card
8. If the cardholder cancels the Eligible Credit Card within 12 months from the redemption of the gift, the Bank will charge an administrative fee of HK\$600 and such fee will be debited from the relevant credit card account without prior notice to the cardholder.
9. All welcome gifts information, prices, and photos shown are for reference only. The suppliers' information shall prevail.
10. The provider of the gifts shall be solely responsible for the quality, service and the legal liability of the gift, to which the Bank shall have no legal liability whatsoever.
11. Customer is not allowed to change the gift once it has been chosen. The gifts are subject to the applicable terms and conditions as well as the terms of use imposed by the supplier/ service provider.
12. The gifts are available while stock lasts, not transferable and cannot be redeemed for cash. In case the selected welcome gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement.
13. Cardholder's credit card accounts should be valid and in good standing during the redemption period of the welcome gift.
14. The Bank reserves the right to change or terminate the above offer and/ or revise these Terms and Conditions at any time. In case of any disputes, the decision of the Bank shall be final.
15. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.