

General Terms and Conditions of Shanghai Commercial Bank Credit Card “Year Round Merchant Offers Program”

1. Unless otherwise specified, the promotion period (the “Promotion Period”) of Year Round Merchant Offers Program (the “Program”) is valid until 31 December 2025.
2. The Program is only applicable to the principal and supplementary card cardholders of the credit cards/co-branded credit cards/business credit cards (except RMB credit cards) (the “Designated Credit Cards”) issued by Shanghai Commercial Bank Limited (the “Bank”).
3. Offers are applicable to UnionPay Dual Currency Diamond Credit Card cardholders at outlets accepting this card for payment; please check with respective merchants for details.
4. To be eligible for the offers under the Program, cardholders must present the Designated Credit Cards prior to the purchase/order/reservation and settle payment with the Designated Credit Cards (if applicable).
5. All dining offers are applicable to dine-in only and are not applicable to 10% service charge, tea and condiment charges (unless otherwise specified).
6. Unless otherwise specified, the offers cannot be used in conjunction with other promotional offers, discounts, membership benefits, cash coupons, vouchers, fixed price items, special price items and promotional items, etc. The offers cannot be exchanged for cash, other products or discounts and are not transferable. Please contact the merchants for details.
7. All photos are for reference only.
8. All products and services are supplied by the merchants who are solely responsible for all obligations and liabilities relating to the products, quality of service, supply and/or other related matters, to which the Bank shall have no liability whatsoever. Any disputes or complaints in respect to the products and/or services shall be made to the merchants directly.
9. The offers are subject to availability and the relevant terms and conditions of the respective merchants. For details, please contact the respective merchants.
10. If the respective merchant is closed for business, the offers will be terminated without prior notice to cardholders.
11. The Bank and the merchants reserve the right to amend these Terms and Conditions, change or terminate the offers without prior notice. The Bank accepts no liability for any changes or termination of the offers and will not notify the cardholders separately of any such changes or termination.
12. In case of any disputes, the decision of the Bank and the merchants shall be final.
13. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.