

“Shanghai Commercial Bank Pok Oi UnionPay Diamond Credit Card Welcome Gift” Terms and Conditions:

1. The promotion period is from 2 January to 31 December 2024 (the “Promotion Period”), both dates inclusive.
2. New cardholders must have successfully applied for Pok Oi UnionPay Diamond Credit Card (the “Eligible Credit Card”) (excluding supplementary credit card) issued by Shanghai Commercial Bank Limited (the “Bank”) within the Promotion Period in order to enjoy the welcome gift. The welcome gift is only applicable to principal card applicants who do not hold any credit cards / co-branded credit cards of the Bank in the past 12 months.
3. New cardholders must accumulate spending (“Eligible Transaction”) reaching the designated amount (Every RMB1 spent will be calculated as HK\$1) (as set out in the table below) within the first 2 months of new card issuance date (“Spending Period”) in order to be eligible to one of the following welcome gifts:

Welcome Gift	Accumulated Spending Requirement
Up to HK\$500 Free Spending Credit	
- HK\$500 Free Spending Credit	HK\$7,000 or above
- HK\$200 Free Spending Credit	HK\$3,000 or above
Donate HK\$500 to Pok Oi Hospital	HK\$7,000 or above

4. Up to HK\$500 Free Spending Credit will be credited to the HKD credit card account of the cardholders within 2 months after the Spending Period.
5. The welcome gift of “Donate HK\$500 to Pok Oi Hospital” will not be arranged tax refund.
6. Eligible transaction refers to retail transactions, online purchases, purchase and / or reload of stored value cards and e-wallets, but excludes cash advance, outstanding balance, balance transfer amount, bill payment (including but not limited to tax, utilities payment and insurance payment) settled via the Bank Internet Banking / ATMs / Mobile Banking Services, payments of all credit card charges (including but not limited to annual fees, finance charges, late charges and interests), all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.
7. If new cardholders apply for more than one Eligible Credit Card during the Promotion Period and use more than one Eligible Credit Card to fulfill the welcome offer spending requirement, they are entitled to one welcome gift only.
8. Once welcome gift has been chosen, it cannot be changed. If new cardholders have not indicated his / her choice or indicated more than one choice in the application form, the Bank will automatically set the Up to HK\$500 Free Spending Credit (Gift Code: A0068) as his / her welcome gift.

9. If new cardholders cancel the Eligible Credit Card within 12 months from the date of welcome gift redemption, 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.
10. All welcome gift information, prices, and photos shown are for reference only. The information provided by suppliers shall prevail.
11. The supplier of the gifts shall be solely responsible for the quality, service and the relevant legal liability of the gift, to which the Bank shall have no legal liability whatsoever.
12. The welcome gifts are subject to the applicable terms and conditions as well as the terms of use imposed by the supplier / service provider.
13. The welcome gifts are available while stock lasts, and are not transferable, returnable or redeemable for cash. In case the selected welcome gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement.
14. New cardholder's credit card accounts should be valid and in good standing during the redemption period.
15. The Bank reserves the right to vary, extend or terminate the above offers and / or amend these terms and conditions at any time without prior notice. In case of any disputes, the decision of the Bank shall be final.
16. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.