上海商業銀行
SHANGHAI COMMERCIAL BANK

"Shanghai Commercial Bank Credit Card - Credit Card Tax Payment Reward Enjoy Up to HK$700 Cash Rebate" ("Offers") General Terms and Conditions:

1. The promotion period is from 16 November 2026 to 31 January 2027, both dates inclusive (the "Promotion Period").
2. The Offers are only applicable to the principal cardholders (the "Cardholders") of the Personal Credit Cards / Co-Branded Credit Cards (excluding Business Credit Cards and Corporate Credit Cards) (the "Eligible Credit Cards") issued by Shanghai Commercial Bank Limited (the "Bank").
3. The registration period is from 16 November 2026 9:00 am to 31 January 2027 11:59 pm.
4. During the registration period, Cardholders must successfully register one of his / her Eligible Credit Cards once via the Bank's website or "Shacom Bank" mobile App, settle tax payment to the Inland Revenue Department of Hong Kong in an amount of HK$10,000 or above via the Bank's Personal Internet Banking and / or "Shacom Bank" mobile App and accumulate Eligible Spending of HK$3,000 or above (for UnionPay Dual Currency Credit Cards, every RMB1 spent will be calculated as HK$1) with his / her Eligible Credit Cards during the Promotion Period in order to enjoy the below Cash Rebate.

Credit Card Type for Tax Payment	Visa / Mastercard Personal Credit Cards / Co-Branded Credit Cards	UnionPay Dual Currency Personal Credit Cards / Co-Branded Credit Cards
Reward	HK$200 Cash Rebate	HK$200 Cash Rebate
Extra Reward^	N/A	0.4% of Tax Payment Cash Rebate (Maximum HK$500 Cash Rebate)
Cardholders' maximum Cash Rebate in the whole promotion period	HK$200 Cash Rebate	HK$700 Cash Rebate

^ Reward - HK$200 Cash Rebate is not available to the staff and retired employees of the Bank and its subsidiaries. However, they are eligible for the Extra Reward of 0.4% Cash Rebate.

5. Eligible Spending must be posted to credit card account within 15 days after the Promotion Period in order to enjoy the Cash Rebate.
6. Eligible Spending refers to local retail, overseas retail and online purchase but excludes Octopus automatic add-value transactions (including Octopus top-up transactions via any other means), any electronic wallet / electronic money / electronic money transfer / top up to a specified account (including but not limited to: PayMe, Alipay and WeChat Pay), bill payments (including but not limited to tax, utilities payment and insurance payment) settled via the Bank Internet Banking / ATMs / Mobile Banking Services, spending at Kiangsu Chekiang and Shanghai Residents (H.K.) Association Restaurant, spending at Shanghai Fraternity Association Hong Kong Limited Member Restaurant, St. Paul's Co-educational College / St. Paul's Co-educational College Primary

School tuition fees and other school collections, donations to The Council of St. Paul's Co-educational College Charitable Trust, outstanding balances, cash advances, balance transfer amounts, all payments of all credit card charges (including but not limited to annual fees, finance charges, late charges and interests), monthly instalments for Merchant Interest-free Instalment Program, monthly Instalments for Cash / Purchase Instalment Program, autopay, recurring transactions, casino chips purchases, all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.

7. The quota of the Offer is limited to the first 2,000 eligible Cardholders during the whole Promotion Period and will be available on a first-come-first-served basis. All promotional entitlements are subject to the Bank's computer record. Quota full message will be shown on the Bank's website (https://www.shacombank.com.hk/eng/personal/cards/promotion/scbcard_5.jsp) if quota has been reached.
8. Each eligible principal card and any related supplementary card accounts will be treated as one Eligible Card account when calculating eligible spending and Cash Rebate. If the same Cardholder (with the same identity document) holds more than 1 Eligible Card, all eligible spending effected by the same Cardholder under various Eligible Credit Card accounts will be combined for calculating eligible spending and the maximum Cash Rebate.
9. For Cardholder who registered and settled tax payment within the Promotion Period, the Cash Rebate will be credited to the Cardholder's registered Eligible Credit Card HKD account on or before 30 April 2027. The Reward will be credited to the first successfully registered Eligible Credit Card HKD account according to the Bank's record and the Extra Reward will be credited to Cardholder's UnionPay Dual Currency Personal Credit Card / Co-Branded Credit Card HKD account which made the highest tax payment (if have).
10. The Cash Rebate for each eligible Cardholder in the Offer is limited to a maximum of HK$700 and only can be rewarded once during the Promotion Period. Cash Rebate will be rounded down to the nearest Hong Kong dollar and cash rebate less than HK$1 will not be counted.
11. The Bank will determine the eligibility of the transactions based on the merchant codes / transaction types defined from time to time by Visa International / Mastercard Asia / Pacific (Hong Kong) Limited / UnionPay International or merchants' acquiring banks. The Bank has its sole and absolute discretion to determine the eligibility of a transaction and reserves the right to revise the details at any time without prior notice. The Bank has no obligation to clarify which transactions are eligible for the promotion. Cardholders must keep the reference number after successful tax payment via the Bank's Personal Internet Banking and / or "Shacom Bank" Mobile App. The Bank reserves the right to require Cardholders to provide the reference number for verification.
12. The Cash Rebate can only be applied against the outstanding balance in the related credit card account and cannot be withdrawn in cash nor transferrable.

13. The Cardholders' Eligible Credit Card accounts must be valid and in good standing during the promotion period and at the time the cash rebate is given in order to be eligible to receive the cash rebate.
14. 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 dispute, the decision of the Bank shall be final.
15. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.