

**Shanghai Commercial Bank UnionPay Credit Card Exclusive Local Bookstore 3X Bonus Points Rewards Terms and Conditions:**

1. The promotion period is from 20 January to 31 December 2021 (the "Promotion Period"), both dates inclusive.
2. The Offer is only applicable to the cardholders ("Cardholders") of the UnionPay Dual Currency Diamond Credit Card / Shanghai Fraternity Association UnionPay Dual Currency Diamond Credit Card / Pok Oi UnionPay Dual Currency Diamond Credit Card / Pok Oi UnionPay Diamond Prestige Credit Card / UnionPay Diamond Corporate Card (the "Eligible Cards") issued by Shanghai Commercial Bank Limited (the "Bank"). Cardholders are required to settle the relevant payment with the Eligible Card in order to enjoy the Offer.
3. During the Promotion Period, eligible Cardholders can enjoy an additional two-times Bonus Points (three-times Bonus Points in total) for local bookstore transactions.
4. Eligible local bookstore transactions including local bookstore retail / online spending in Hong Kong Dollars, but does not include transactions made in counters / merchants in department stores, settle by value cards and e-wallets, all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.
5. There will be a maximum limit to the entitlement of extra Bonus Points for the cardholder in each monthly statement. The maximum extra Bonus Points for each credit card account per monthly statement is the respective multiple of the Bonus Points times the credit limit shown on the monthly statement. Any spending amount exceeded the monthly credit limit will entitle to basic 1-time Bonus Point only. If there is another spending rewards program offer at the same time, the one with better Bonus Point will prevail.
6. The basic 1-time Bonus Point for posted eligible purchase transactions will be credited to the credit card account in the same statement, while the extra Bonus Points will be credited to the credit card account next statement.
7. The Bank will determine the eligibility of the transactions based on the merchant category codes / transaction types defined from time to time by UnionPay International or the merchants' acquiring banks. The Bank has sole and absolute discretion to determine the eligibility of a transaction, and may modify the terms from time to time without prior notice. The Bank has no obligation to clarify which transactions are eligible for the promotion before the transactions are made.
8. The "Shanghai Commercial Bank Credit Card Spending Rewards Program" Terms and Conditions applied to this Offer. For details, please visit our website: [www.shacombank.com.hk](http://www.shacombank.com.hk).
9. The Cardholder's Eligible Credit Card account must be valid and in good standing during the Promotion Period and at the time of the extra Bonus Points are given in order to be eligible to receive the extra Bonus Points.
10. 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.
11. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.