



Bank of Communications Credit Card Member Get Member Program

From now until 31 March 2012, cardholders who refer new customer¹ successfully applied Dual Currency Card can enjoy fabulous reward. Detail as below:

Number of Successful Referee referred*	Credit Card Cash Rebate			or	Asia Miles		
	Basic Reward (HK\$100 each)	Extra Reward	Total Reward		Basic Reward (▲1,000 each)	Extra Reward	Total Reward
1	HK\$100	—	HK\$100		▲1,000	—	▲1,000
2	HK\$200	—	HK\$200		▲2,000	—	▲2,000
5	HK\$500	HK\$500*	HK\$1,000*		▲5,000	▲5,000*	▲10,000*
10	HK\$1,000	HK\$2,000*	HK\$3,000*		▲10,000	▲20,000*	▲30,000*

Extra 5,000 Asia Miles / HK\$500 for 5 to 9 successful Referees referred, or extra 10,000 Asia Miles / HK\$1,000 for 10 successful Referees referred. Referrer can enjoy the extra reward once.

Example:

1. Successfully refer 5 referees:

Basic Reward	+	Extra Reward	=	Total Reward	 can redeem <div style="background-color: yellow; padding: 2px; border: 1px solid black; display: inline-block;">One Way Ticket from Hong Kong to Taipei</div> HK\$1,000 <small>Credit Card Cash Rebate</small>
▲5,000/ HK\$500		▲5,000/ HK\$500		▲10,000/ HK\$1,000	

2. Successfully refer 10 referees:

Basic Reward	+	Extra Reward	=	Total Reward	 can redeem <div style="background-color: yellow; padding: 2px; border: 1px solid black; display: inline-block;">Round Trip Ticket from Hong Kong to Tokyo / Seoul</div> HK\$3,000 <small>Credit Card Cash Rebate</small>
▲10,000/ HK\$1,000		▲20,000/ HK\$2,000		▲30,000/ HK\$3,000	

Remarks:

- Customer who never holds or has not held any principal or supplementary credit card of any card type issued by the Bank in the past 6 months will be defined as the new credit card cardholder.
- Notification indicating the number of successful referees will be sent to Referrer on June 2012, enclosed with Gift selection letter for Referrer choosing either Asia Miles or credit card cash rebate. Please complete the form and return or mail to us.







Application Method:

- Invite your friends or relative to complete the designated credit card application form, make sure they specify your information on the form. Return the completed forms with documents required to any of our branch/branches or by mail.
- Download Form: [1. www.bankcomm.com.hk](http://1.www.bankcomm.com.hk) or any of our branch/branches

Referee Reward:

Referred new customer who successfully applies Dual Currency Credit Card can get one of the following welcome gifts:

1		Diamond Card	Gold Card
		 5,000	 4,000
2		Diamond Card	Gold Card
		HK\$400	HK\$300
3		American Tourister Suitcase	

If you are not the member of Asia Miles, please visit www.asiamiles.com and join for free.

“Bank of Communications Credit Card Member Get Member Program” Terms and Conditions

1. Bank of Communications Credit Card Member Get Member Program (“Program”) is applicable to Cardholder of Principal Credit Card (“Referrer”), issued by Bank of Communications Co., Ltd. Hong Kong Branch (“Bank”) in Hong Kong, excluding the Cardholder of Supplementary Credit Card, PC Internet Card and Gift Card.
2. Promotion period (“Promotion Period”) starts from 15 January 2012 to 31 March 2012 (both days inclusive).
3. The applicant being recommended (“Referee”) must submit the Dual Currency Credit Card application form designated for the Program (“Designated Form”) during promotion period. Other format of credit card application form or application for other credit card will not be applicable for the Program.
4. The Referrer will be eligible for the reward offered by the Program if the credit card application of the Referee is successfully approved on or before 31 May, 2012 and the Referee specify the information of



Referrer on designated form. The Referrer will not be eligible for the program reward if the credit card application of the Referee is approved after 31 May, 2012 or the information of Referrer provided is incomplete or false.

5. Referee who never holds or has not held any principal or supplementary credit card of any card type issued by the Bank in the past 6 months will be defined as the new credit card cardholder of the Bank and counted as the successfully Referee of the Program.
6. Each Referee can only be referred by one Referrer. Duplicate applications will not be accepted.
7. Each Referrer can only refer at most 10 Referees.
8. **Applicant who never holds or has not held any principal or supplementary credit card of any card type issued by the Bank in the past 6 months and apply credit card via designated form of the Program will be defined as Referrer of him/herself.**
9. Notification indicating the number of successful referees will be sent to Referrer in June 2012, enclosed with Gift selection letter for Referrer choosing either “Asia Miles” or “credit card cash rebate” (“Reward”). Each Referrer can only choose one kind of rewards. Reward cannot be exchanged for alternative once it is chosen. Referrer is deemed to forfeit the reward if the bank fails to receive the replied Gift selection letter from Referrer on or before 31 July 2012.
10. Referrer choosing Asia Miles will get 1,000 Asia Miles for each successful Referee referred, extra 5,000 Asia Miles for 5 to 9 successful Referrals, or extra 10,000 Asia Miles for 10 successful Referrals. Referrer choosing credit card cash rebate will get HK\$100 credit card cash rebate for each successful Referee referred, extra HK\$500 credit card cash rebate for 5 to 9 successful Referrals, or extra HK\$2,000 credit card cash rebate for 10 successful Referrals. Referrer can enjoy the extra reward once according to the number of successful Referee referred. Referrer can get 30,000 Asia Miles or HK\$3,000 credit card cash rebate at most.
11. To keep confidential information of Referees, the bank will not disclose any individual applicant's credit card approval status and information to Referrer for enquiry.
12. Asia Miles™ terms and conditions apply.
13. The Bank's staff is not eligible for the Program.
14. In case of any fraud or abuse committed by Referrer, the Bank reserves the right to charge Referrer reward value enjoyed from the Program.
15. The Bank reserves the right to vary the terms and conditions of the Program without prior notice to the Referee and Referrer. In case of any disputes, the decisions of the Bank shall be final and conclusive.
16. In case of any discrepancy between the Chinese and English versions, the Chinese version shall prevail.