



Bank of Communications Credit Card “Go with Expo Lucky Draw” Spending and Lucky Draw Program

Bank of Communications Credit Card Cardholders who make any retail purchase at designated amount can enjoy the double rewards as following.

Offer 1: “Spend and Get Expo Ticket” Spending Program

By accumulating local/overseas retail spending of HK\$8,000* (or equivalent amount of foreign currency) or above from 15 January to 31 January 2010, cardholder can redeem 1 piece of Expo 2010 Tickets[#] at the designated redemption centre in person with the original copy of sales slip/receipt.

Gifts are available on a first-come-first-served basis while stock lasts!

*The spending amount of each sales slip must be HK\$500 or above (or equivalent amount of foreign currency).

[#] Every credit card is entitled to redeem up to 2 units of the gift.

Spending Period: **15 January – 31 January 2010** (based on its transaction date)

Gift Redemption Period: **15 January – 1 February 2010**

Redemption Centre Address : Unit A, 12/F., Trust Tower, 68 Johnston Road, Wanchai

Tel : 2881 1046

Redemption Centre Opening Hour:

Mon-Sat: 11:00-19:30

Sun: 12:00-18:00

Public Holiday: Off

Offer 2: “Go with Expo Lucky Draw” Program

With effect from 15 January to 28 February, 2010, cardholder is entitled to 1 lucky draw chance upon making local or overseas retail transaction for every HK\$100 per transaction (or equivalent amount of foreign currency); Platinum Credit Card Cardholder is entitled to 2 lucky draw chances.

Gift included:

1st prize (1 winner)	80,000 Asia Miles (can redeem HK to Shanghai Round-Trip Business Reward Ticket (2 pcs))
2nd prize (5 winners)	20,000 Asia Miles (can redeem HK to Shanghai Round-Trip Economy Reward Ticket (2 pcs))
3rd prize	Ocean Park Smart Fun Annual Pass Voucher (Adult) (Value at



(10 winners)	HK\$695)
4th prize (20 winners)	Ocean Park Daytime Admission Ticket (2 pcs) (Value at HK\$500)
5th prize (20 winners)	Shanghai Expo Giftcard(1 pc) (Value at HK\$100)
Consolation Prize (100 winners)	Expo Limited Edition Gifts (1pc) (100 winners) included Haibo Doll (1st- 5th winners) Haibo Umbrella (6th-40th winners) Haibao Mobile Phone Stripe (41st-70th winners) Haibao Light Key Ring (71st-100th winners)

Terms & Conditions for Bank of Communications Credit Card “Spend and Get Expo Ticket” Spending Program (Offer 1)

1. Bank of Communications Credit Card “Spend and Get Expo Ticket” Program (“the Program”) is applicable to the principal and supplementary cardholder of the credit cards issued by Bank of Communications Co., Ltd. Hong Kong Branch (“the Bank”) in Hong Kong including Platinum Credit Card, Pacific Credit Card, Go-Goal Credit Card, Co-branded Credit Card and any other credit card as designated by the Bank from time to time (“the Cardholder”), excluding the PC Internet Card and Gift Card.
2. Spending period (“Spending Period”) of the Program is from January 15 to January 31, 2010, both dates inclusive (based on the transaction date). Redemption period (“Redemption Period”) of the Program is from January 18 to February 1, 2010, both dates inclusive.
3. By accumulating local/overseas retail spending (“the Eligible Spending”) of HK\$8,000 (or equivalent amount of foreign currency) or above during the Spending Period, cardholder can redeem 1 piece of Expo 2010 Tickets (“the Gift”) at the designated redemption centre in person with the original copy of sales slip/receipt during the Redemption Period. The credit card number shown on the sales slip/receipt and the credit card presented by Cardholder must be the same. The transaction amount of each sales slip/receipt must be HK\$500 (or equivalent amount of foreign currency) or above. The foreign currency exchange rate for overseas retail transaction is based on the Bank’s information.
4. Eligible Spending includes local/ overseas retail transaction during the Spending Period and is not applicable to cash advance transaction, Octopus Auto Add Value transaction, all instalment plan transactions, balance transfer transactions, bill payment via webpage of the Bank, mail/fax/telephone purchase orders, purchase of casino chips, tax payment, traveler's cheque, credit card charges (e.g. annual fees, finance charges, etc.), any transaction without sales slip/receipt and



any other transactions as designated by the Bank from time to time. Any fraudulent, unauthorized, cancelled and refunded transactions are not applicable to the Program.

5. Only original copy of the “CARDHOLDER COPY” of sales slip/receipt is accepted and it must clearly show the credit card number, merchant name, transaction date, transaction amount and cardholder signature. Credit card statement or photocopies of sales slip/receipt are not accepted. Cardholder is not eligible for gift redemption if valid original copy of sales slip/receipt cannot be presented (regardless of the reason) at the time of redemption.
6. Accumulated spending amount is based on individual credit card (based on credit card number). The spending amount of different principal and supplementary credit card of a Cardholder will be calculated separately and cannot be combined.
7. Cardholder must present in person to redeem the Gift at redemption centre. Redemption by authorised person is not allowed.
8. Each sales slip/receipt can be used for gift redemption for 1 time only. The original copy of sales slip/receipt will be stamped by redemption centre after gift redemption. Any unused balance of spending amount cannot be used in other redemption. The redeemed Gift cannot be transferred, returned or exchanged for cash. Cardholder is required to sign on the acknowledgement form after redemption. Redemption details will be recorded for reference.
9. Each credit card (based on credit card number) is allowed to redeem up to 2 pieces of Gift. The Bank will charge the value of the extra redeemed Gift. The number of Gift is limited and provided on a first-come-first-served basis, while stock lasts.
10. If Cardholder purchase more than 1 time in the same merchant (based on the merchant name of the sales slip/receipt) within the same day, only one of the purchases is eligible for gift redemption. Split sales are not eligible for gift redemption.
11. The Bank reserves the right to charge the Cardholder the original price of the Gift if the Cardholder redeems the Gift that he/she is not entitled, makes duplicate redemption, or commits any fraud or abuse (as determined by the Bank) in relation to the Program. Such charge will be debited from Cardholder’s account.
12. Use of the Gift is bounded by the terms and conditions of the Gift. Please refer to the terms and conditions of the Gift for details.
13. The Gift is supplied by the related merchants/organisations. The Bank accepts no



liability for any matters relating to any such products and/or services. Cardholder should contact the related merchants/organisations directly if there is any complaint or argument.

14. The Bank reserves the right to amend or terminate the Program at any time without prior notice. In case of any dispute, the decision of the Bank shall be final.
15. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions for Bank of Communications Credit Card “Go with Expo Lucky Draw” Program (Offer 2)

1. Bank of Communications Credit Card “Go with Expo Lucky Draw” Program (“the Program”) is applicable to the principal cardholder of the credit cards issued by Bank of Communications Co., Ltd. Hong Kong Branch (“the Bank”) in Hong Kong including Platinum Credit Card, Pacific Credit Card, Go-Goal Credit Card, Co-branded Credit Card and any other credit card as designated by the Bank from time to time (“the Cardholder”), excluding the supplementary card, PC Internet Card and Gift Card.
2. Promotion Period (“Promotion Period”) of the Program is from January 15 to February 28, 2010, both dates inclusive (based on transaction date).
3. During Promotion Period, cardholders (including the principal and its supplementary card) are entitled to 1 lucky draw chance upon making local or overseas retail transaction (“the Eligible Transaction”) for every HK\$100 per transaction (or equivalent amount of foreign currency); Platinum Credit Card Cardholders are entitled to 2 lucky draw chances. The foreign currency exchange rate for overseas retail transaction is based on the Bank’s information.
4. The spending amount of supplementary card will be combined with principal card but supplementary card cardholder is not entitled to lucky draw chance.
5. The lucky draw chance calculation is based on each transaction and remaining amount cannot be accumulated or combined for lucky draw chances.
6. Each cardholder is entitled to unlimited number of lucky draw chances but can only receive 1 lucky draw reward.
7. Eligible Transactions include local and overseas retail transaction made during Promotion Period but do not include cash advance transaction, Octopus Auto Add Value transaction, cash instalment amount, balance transfer amount, bill payment via webpage of the Bank, tax payment, purchase of casino chips, purchase of traveler's cheque, payment of all credit card charges (e.g. annual fees,



finance charges, etc.) and any credit card transactions designated by the Bank from time to time. Any fraudulent, unauthorized, cancelled and refunded transactions are not applicable to the Program.

8. The lucky draw result will be announced on March 17, 2010 via the Bank webpage.
9. The reward redemption letter / notification letter (if applicable) will be mailed to the winning Cardholder within 2 weeks after the date of announcement of the lucky draw. The cardholder is required to redeem the reward during designated redemption period at designated redemption centre according to the letter. Any lost, stolen or damaged reward redemption letters will not be re-issued.
10. Cardholder is required to provide Asia Miles membership information according to the notification letter and return to the Bank within designated period in order to receive the Asia Miles reward. Asia Miles reward will be transferred to the Asia Miles membership account of winning Cardholders within 4-6 weeks after the Asia Miles membership information is provided to the Bank. Cardholder and Asia Miles member must be the same person. Cardholder is required to register to Asia Miles membership via www.asismiles.com if Cardholder is not a member of Asia Miles by the time of the notification letter is received. If Cardholder fails to provide the required information by designated period, the Asia Miles reward will be automatically cancelled.
11. The redeemed Gift cannot be transferred, returned or exchanged for cash. Cardholder requires to sign on the acknowledgement form after redemption. Redemption details will be recorded for reference.
12. The Bank reserves the right to charge the Cardholder an administrative fee of HK\$600 and charge the original price of the reward if the Cardholder redeems the reward that he/she is not entitled, makes duplicate redemption, or commits any fraud or abuse (as determined by the Bank) in relation to the Program. Such charge will be debited from Cardholder's credit card account.
13. The Program is only applicable to the Cardholder who maintains good credit status and the credit card account is valid at the time of reward redemption.
14. The Cardholder of staff principal or supplementary credit card is not allowed to participate in the Program.
15. Use of the reward is bound by the terms and conditions of the reward. Please refer to the terms and conditions of the Gift for details.
16. The reward of the Program are supplied by the merchants/organisation. The Bank accepts no liability for any matters relating to any such products and/or services provided by the merchants/organisations. Cardholder should contact the



related merchants/organisations directly if there is any complaint or argument.

17. The Asia Miles reward is bound by terms and conditions of Asia Miles. For details, please visit www.asiamiles.com or contact Asia Miles Service Hotline at 27473838.
18. The Bank reserves the right to amend or terminate the Program at any time without prior notice. In case of any dispute, the decision of the Bank shall be final.
19. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.