



Bank of Communications Credit Card “Spend More and Get More” Spending Program (Phase 2)

With effect from 15 April until 31 May 2010, Bank of Communications Credit Cardholders who make any retail purchase at designated amount in Hong Kong and overseas* can redeem the selected gifts at the designated redemption centres# with the original copy of sales slip or receipt.

Spend More & Get More Now! 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) and the valid approval code must be shown on the sales slip.

Every credit card is entitled to redeem up to 10 units of the same gift.

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

Gift Redemption Period: **19 April – 2 June 2010**

<p>Spending at HK\$2,500 or above* PPG Italian Gelato Cup Coupon(120 ml) 2 pcs Value: HK\$47 Or Maxim’s One Dozen Assorted Cake Coupon Value: HK\$48</p>	<p>Spending at HK\$5,000 or above* Wai Yuen Tong Ginseng Gift Box Value: HK\$208 Or Tung Fong Hung Assorted Mushroom Gift Box Value: HK\$139</p>
<p>Spending at HK\$10,000 or above* Shanghai Expo Gift Card Value: HK\$200</p>	<p>Spending at HK\$50,000 or above* Asus Eee PC Seashell Netbook (Model : 1001HA) Value: HK\$2,798</p>

Redemption Centre Address

Unit A, 12/F., Trust Tower, 68 Johnston Road, Wanchai, HK

Tel : 2881 1046

Rm 803, Enterprise Centre, 4 Hart Ave., Tsim Sha Tsui , Kowloon.

Tel: 2721 0019

Redemption Centre Opening Hour





Mon-Sat: 11:00-19:30

Sun: 12:00-18:00

Public Holiday: Off

Bank of Communications Credit Card “Spend and Get More” Spending Program Terms & Conditions:

1. Bank of Communications Credit Card “Spend More and Get More Spending 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 April 15 to May 31, 2010, both dates inclusive (based on the transaction date). Redemption period (“Redemption Period”) of the Program is from April 19 to June 2, 2010, both dates inclusive.
3. By accumulating local/overseas retail spending (“the Eligible Spending”) of designated transaction amount (HK\$) (or equivalent amount of foreign currency) during the Spending Period, cardholder can redeem a designated gifts (“the Gift”) (according to the spending requirement of each 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. Regardless the spending amount, each sales slip/receipt can only redeem one set of Gift. Example: for a sales slip/receipt of spending amount of HK\$7,500, Cardholder can redeem one set of gift of “spending requirement HK\$2,500 or above”, or one set of gift of “spending requirement HK\$5,000”.
5. 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.
6. 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, **valid approval code** 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.
 7. 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.
 8. Cardholder must present in person to redeem the Gift at redemption centre. Redemption by authorised person is not allowed.
 9. 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.
 10. Each credit card (based on credit card number) is allowed to redeem up to 10 sets of Gift of each Gift type. The Bank will charge the value of the extra redeemed Gift. The quantity of available Gift is limited and is provided on a first-come-first-served basis, while stock lasts. The Bank and the redemption centre reserves the right to substitute out-of-stock Gift without prior notice.
 11. 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.
 12. 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.
 13. 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.
 14. The Gift is supplied by the relevant 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.

15. 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.
16. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.