

**“Up to 1.2% Cash Rebate” Terms and Conditions:**

1. The promotion period is from 17 February 2025 to 31 December 2026, both dates inclusive (the “Promotion Period”).
2. The offer is only applicable to the designated cardholders (“Cardholders”) of the Mastercard Platinum Business Credit Card (the “Eligible Cards”) issued by Shanghai Commercial Bank Limited (the “Bank”) and new corporate accounts applied for during the promotion period to enjoy the offer.
3. Cardholders can enjoy 1% Cash Rebate (including 0.4% basic Cash Rebate and 0.6% Extra Cash Rebate) on eligible local spending and 1.2% Cash Rebate (including 0.4% basic Cash Rebate and 0.8% Extra Cash Rebate) on eligible overseas spending. Basic Cash Rebate will be credited in the current monthly statement and Extra Cash Rebate will be credited in the next monthly statement.
4. Eligible Designated Merchants include:
  - i. Eligible Local Spending: any retail and online spending in Hong Kong Dollar transactions.
  - ii. Eligible Overseas Spending: any retail and online spending in foreign currency transactions.
5. Eligible Spending does not include outstanding balance, cash advance, balance transfer amount, bill payment (including but not limited to tax, utilities payment and insurance payment) settled via the Bank Internet Banking / ATMs / Mobile Banking Services, 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 Instalment for Cash / Purchase Instalment Program, autopay, recurring transactions, 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), all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank. The Bank reserves the right to debit an amount equal to the Cash Rebate from the Cardholders’ eligible account.
6. The offer for the extra Cash Rebate is subject to a monthly maximum limit. The maximum extra Cash Rebate each credit card account can receive per monthly statement is the corresponding cash rebate rate for the credit limit shown on the previous monthly statement (excluding any temporary increase of credit limit). Any spending amount exceeding the monthly credit card limit will be entitled to the basic 0.4% Cash Rebate only.
7. The Cardholder’s Eligible Credit Card account must be valid and in good standing during the

Promotion Period and the offer fulfilment period in order to be eligible to receive the Cash Rebate.

8. The Cash Rebate can only be applied against the outstanding credit in the relevant credit card account and cannot be withdrawn in cash nor transferred.
9. The Bank will determine the eligibility of the transactions based on the merchant codes / merchant name / transaction types defined from time to time by Mastercard Asia / Pacific (Hong Kong) Limited or merchants' acquiring banks. The Bank has the 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 before the transactions are made.
10. The Bank is not the provider of products and services. The participating merchants of the related products and services shall be solely responsible for the quality, service and the legal liability of the related products and services, for which the Bank shall have no legal liability whatsoever. Customers should contact participating merchants directly in case of any disputes about products and services.
11. 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.
12. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.