

**Shanghai Commercial Bank Credit Card - "Up to 6% Cash Rebate for New Customers" Terms and Conditions**

1. The promotion period is from 1 August 2025 to 31 March 2026, both dates inclusive (the "Promotion Period").
2. The offer is only applicable to the new principal cardholders ("Cardholders") who have successfully applied for Visa Platinum Credit Card / Mastercard Platinum Credit Card / UnionPay Dual Currency Diamond Credit Card / Mastercard Titanium Credit Card (the "Eligible Card") issued by the Shanghai Commercial Bank Limited (the "Bank") (excluding co-brand credit card and supplementary credit card) within the Promotion Period and have not held any credit cards / co-branded credit cards of the Bank in the past 12 months.
3. The registration period is from 1 August 2025 9:00 am to 31 March 2026 11:59 pm. To be eligible for up to 6% cash rebate on the designated spending categories (the "Cash Rebate"), eligible Cardholders must successfully register his/ her Eligible Card once via the Bank's website during the registration period and fulfill the monthly spending requirement. The relevant Cash Rebate will be calculated from the month of successful registration until the end of the Promotion Period, and no Cash Rebate for any month before the registration date will be reissued.
4. During the Promotion Period, Cardholders must accumulate monthly spending of HK\$3,000 (For UnionPay Dual Currency Credit Card under Renminbi account's spending, every RMB1 spent will be calculated as HK\$1) on local retails spending, overseas retails spending and online spending ("Eligible Spending"). Transactions in designated spending categories are entitled to up to 6% Cash Rebate. Eligible spending in each calendar month must be posted to credit card account within 15 days after the transaction day to enjoy the Cash Rebate.
5. Designated spending categories:
  - i. Local Dining and Food Delivery Platform: Transaction made in dining and food delivery platform or online in Hong Kong. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses and the food and beverage services provided by the designated merchants of other spending categories are excluded.
  - ii. Local Supermarket and Department Store: Transaction made in Supermarket and Department Store or online in Hong Kong. Transactions made at counters and merchants in department stores are excluded.
  - iii. Foreign Currency Spending: Any retails or online transaction made overseas and settled in non-Hong Kong dollars. Transaction made with UnionPay Dual Currency Credit Card under Renminbi account are excluded.
6. 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 WeChat Pay etc), casino chips purchases, all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.

7. Eligible Cardholder can enjoy up to 6% Cash Rebate. The Cash Rebate includes a 5.6% extra cash rebate ("Extra Cash Rebate") and a 0.4% basic spending reward (Can redeem HK\$1 rebate for every 250 spending bonus points).
8. Each eligible principal card and any related supplementary card accounts will be treated as one Eligible Card account when calculating Eligible Spending and the Cash Rebate.
9. Each Eligible Cardholder is entitled to a maximum of HK\$250 Cash Rebate each calendar month and entitled to a maximum of HK\$2,000 Cash Rebate during the entire Promotion Period. The Cash Rebate will be rounded down to the nearest dollar and the Cash Rebate below HK\$1 will not be counted.
10. The Extra Cash Rebate will be credited to the Cardholder's Eligible Card Hong Kong Dollar account to the below dates.

Eligible Spending Period	Extra Cash Rebate Posting Date
1 August 2025 to 30 September 2025	On or before 31 December 2025
1 October 2025 to 30 November 2025	On or before 28 February 2026
1 December 2025 to 31 January 2026	On or before 30 April 2026
1 February 2026 to 31 March 2026	On or before 30 June 2026

11. 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.
12. Limited 8000 quotas for whole promotion period and will be offered on a first-come-first-served basis. All promotional entitlements are subject to the Bank's computer records. If new Cardholders apply for more than one credit card issued by the Bank during the Promotion Period and register for the offer with more than one credit card issued by the Bank, the Bank will apply the credit card that registered this offer first. Each new Cardholder can only enjoy the offer once.
13. 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.
14. The Bank will determine the eligibility of the transactions based on the merchant codes/ transaction types defined from time to time by Visa International/ Mastercard Asia/ Pacific (Hong Kong) Limited/ UnionPay International 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 whether every transactions made by Cardholder are eligible for the promotion.
15. Un-posted/ cancelled/ refunded transactions and transactions that are found fraudulent or eventually cancelled/ refunded will be considered as ineligible transactions. The Bank reserves the



right to debit an amount equal to the Cash Rebate from the relevant Eligible Card account.

16. 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.
17. The Bank reserves the right to change or terminate the offer and/ or revise these Terms and Conditions at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
18. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.