



**Shanghai Commercial Bank Shanghai Fraternity Association UnionPay Dual Currency Diamond Credit Card – “Exclusive 5% Cash Rebate Rewards” (“Offer”) Terms & Conditions**

1. The promotion period is from 1 August 2025 to 31 March 2026 (the “Promotion Period”), both dates inclusive.
2. The Offer is only applicable to cardholders (“Eligible Cardholders”) of Shanghai Fraternity Association UnionPay Dual Currency Diamond Credit Card (the “Eligible Card”) issued by Shanghai Commercial Bank Limited (the “Bank”). Cardholders are required to settle the relevant payment with the Eligible Cards in order to enjoy the Offer.
3. The registration period is from 1 August 2025 9:00 am to 31 March 2026 11:59 pm (“Registration Period). Eligible Cardholders who successfully register his / her Eligible Card once via the Bank’s website during the Registration Period and fulfill the spending requirement per month can enjoy 5% Cash Rebate (“Cash Rebate”) The relevant Cash Rebate will be counted from the month of successful registration until the end of the Promotion Period, and Cash Rebate for any month before the registration date will not be re-issued.
4. During the Promotion Period, Cardholders must have monthly accumulated Eligible Spending of HK\$5,000 or above (For relevant Renminbi account’s spending, every RMB1 spent will be counted as HK\$1), and the Eligible Spending should be posted to the credit card account within 15 days from transaction date.
5. Eligible Spending refers to local retail, overseas retail and online spending, but excludes Shanghai Fraternity Association Hong Kong Limited Member Restaurant spending, 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), 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.
6. The Eligible Cardholders can enjoy up to 5% Cash Rebate. Cash Rebate included 4.6% extra cash rebate and 0.4% basic spending reward (can redeem HK\$1 for every 250 bonus points).
7. Each eligible principal card and related supplementary card accounts will be treated as one Eligible Card account when calculating Eligible Spending and Cash Rebate.
8. Each Eligible Card account is entitled to a maximum of HK\$250 cash rebate every month and HK\$2,000 cash rebate during the entire Promotion Period. The Cash Rebate will be rounded down to the nearest dollar. The Cash Rebate below HK\$1 will not be counted.
9. The Cash Rebate will be credited to the principal card cardholder’s Eligible Card Hong Kong Dollar account according to the table shown below:

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

10. 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.
11. 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.

12. The Bank will determine the eligibility of the transactions based on the merchant codes / transaction types defined from time to time by 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 which transactions are eligible for the promotion before the transactions are made.
13. 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.
14. 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.
15. 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.
16. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.