



**Terms and Conditions of Shanghai Commercial Bank Mastercard Credit Card Mastercard Exclusive Privileges (the "Offer")**

1. The Offer only applies to the principal and supplementary cardholders (the "Cardholders") of the Mastercard Credit Card issued by Shanghai Commercial Bank Limited (the "Bank").
2. The Offer is subject to relevant terms and conditions. Please refer to Mastercard's website.
3. The Bank is not the provider of the products, services or information and makes no representation or guarantee as to the quality and availability of the products, services, or information provided by participating merchants. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by participating merchants. Cardholders should direct any queries to participating merchants.
4. The Bank, Mastercard Asia / Pacific (Hong Kong) Limited and participating merchants reserve the right to change or terminate the Offer and / or revise relevant Terms and Conditions at any time without prior notice. In case of any disputes, the decision of the Bank shall be final.
5. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.