

Shanghai Commercial Bank Mastercard Business Credit Card – Top Spending Growth Promotion (“the Offer”) Terms and Conditions

1. The promotion period is from 13 February to 31 March 2026, both dates inclusive (the “Promotion Period”).
2. The Offer is only applicable to the companies and their designated cardholders of Mastercard Business Credit Cards (the “Eligible Credit Card”) issued by Shanghai Commercial Bank Limited (the “Bank”). Cardholders are required to settle the relevant payments with the Eligible Credit Cards to participate in the Offer.
3. The registration period is from 13 February 2026, 9:00 am to 31 March 2026, 11:59 pm. To be eligible for the HK\$5,000 Trip.com voucher (the “Voucher”), cardholders must successfully register their Eligible Credit Cards once via the Bank’s website during the registration period and fulfill the specified requirements. Each company is only required to register once through one of its cardholders.
4. The Offer is based on the company level. All Eligible Credit Cards under the same registered company will be combined for calculation of the Eligible Spending (as defined in Clauses 5 and 6) of the company. The Offer will be carried out in the following manner and the following reward requirement must be met to qualify for the Voucher:
Comparison Baseline: Total Eligible Spending by the company during 1 January 2026 to 12 February 2026
Promotion Period Spending: Total Eligible Spending by the company during the Promotion Period. Eligible Spending must be posted to an Eligible Credit Card account no later than 15 days after the Promotion Period to be counted for the Offer.
Reward Requirement: Top 10 companies with the highest absolute spending amount increase (not percentage) during the Promotion Period as compared to the Comparison Baseline will qualify for the Voucher.
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’s 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 Voucher will be sent to the registered address of company by 31 May 2026. The Voucher includes an exclusive promo code, applicable only to flight ticket bookings on Trip.com Hong Kong APP and valid until 31 December 2026. There is no restriction in travel period. The Voucher can

only be used for bookings paid in HKD. The Voucher cannot be applied if the flight ticket fare (inclusive of taxes but does not include miscellaneous expenses such as additional baggage fees or insurance) is lower than the promo code amount. The remaining amount must be paid using an eligible Shanghai Commercial Bank Mastercard. The Voucher cannot be redeemed for cash, other products or discount. The Bank has no obligation to verify or update the registered address and will not be responsible for the legal liability related to lost or stolen mails.

7. The results of the Offer will be published on the Bank's website ("Credit Card" > "Latest Promotions" > "Mastercard Business Credit Card – Top Spending Growth Promotion") on or before 31 May 2026.
8. The Eligible Credit Card account must be valid and in good standing during the Promotion Period and at the time of awarding the Voucher in order to be eligible to receive the Voucher.
9. The Bank will determine the eligibility of the transactions based on the merchant codes/ 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. 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 Voucher from the relevant Eligible Card account.
11. 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. The products and services are also subject to the terms and conditions imposed by participating merchants (for details, please contact the participating merchants).
12. 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.
13. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.