

General Terms and Conditions

1. The offer is only applicable to the cardholders (“Cardholders”) of credit card/ co-branded credit card/ corporate credit card/ business credit card (“Eligible Credit Card”) issued by Shanghai Commercial Bank Limited (the “Bank”). Cardholders must firstly settle the payment with the Eligible Credit Card before enjoying the offer.
2. The offer cannot be redeemed for cash, other products or discount unless stated otherwise.
3. The offer is not transferable and cannot be used with other discounts, promotional offers, year-round offers, on-sales products/ activities, vouchers, cash vouchers, VIP cards, VIP bonus point scheme and membership offers at the same transaction.
4. The coupons and products are limited and available while stock lasts.
5. The Bank and the participating merchants reserve the right to change or terminate the offer and/ or revise these Terms and Conditions at any time without prior notice. The offers are also subject to the terms and conditions imposed by participating merchants (For details, please contact the participating merchants).
6. The Bank is not the provider of the products and services. The participating merchants of the related products and services shall be solely responsible for any legal liability of the products’ quality and services, to which the Bank shall have no legal liability whatsoever.
7. The Bank and the Merchant reserve the right to amend the relevant Terms and Conditions of the Offer or terminate the Offer at any time without any prior notice.
8. Cardholder should contact the participating merchants directly for any disputes or complaints about the products and services.
9. All photos, information and pricing of the products and services are for reference only.
10. In case of any disputes, the decision of the Bank and participating merchants shall be final.
11. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

“Laithwaites Direct Wines” Offer Terms and Conditions

1. The promotion period is from 29 December 2025 to 28 February 2026, both dates inclusive (the “Promotion Period”).
2. During the Promotion Period, cardholders are required to settle payment via the designated method by using the Eligible Credit Cards in order to enjoy the Offer.
3. For delivery to Lamma Island, Cheung Chau, Peng Chau and Lantau Island (except Tung Chung, Chek Lap Kok and Discovery Bay), please contact Laithwaites Direct Wines’ Customer Service at 8120 3826 or WhatsApp 6228 4043.
4. The Offer cannot be redeemed for cash or used in conjunction with other offers, discounts and/or cash coupons.
5. Photos and product details are for reference only.
6. The Bank is not the supplier of the products/services purchased and makes no representation or guarantee in respect of the title, quality and fitness for any particular use of such

products/services and shall have no legal liability relation to any aspect of the products/services.

7. Cardholders should contact Laithwaites Direct Wines (the “Merchant”) directly if there are any complaints or disputes in relation to the products/services. The Offer is also subject to the Merchant’s terms and conditions.
8. The Bank and the Merchant reserve the right to amend the relevant Terms and Conditions of the Offer or terminate the Offer at any time without any prior notice.
9. In case of any disputes, the decision of Direct Wines Limited shall be final.

“Homey Group (Hong Kong)” Offer Terms and Conditions

1. The promotion period is from 29 December 2025 to 18 March 2026, both dates inclusive (the “Promotion Period”).
2. The offer is valid for use in Homey Group (Hong Kong) E-shop only.
3. The offer cannot be used in conjunction with any other promotion and offers.
4. Free delivery service upon purchase HK\$800 or more. For more information, please visit Homey Group (Hong Kong) website.
5. Enquiry: 2151 5649
6. In case of any disputes, the decision of Homey Group (Hong Kong) Limited shall be final.