

## **Shanghai Commercial Bank Credit Card Cash Instalment Program Promotion (“Offer”) Terms and Conditions (“Terms and Conditions“)**

Please read and understand these terms and Conditions before you apply for the Offer.

### **Promotional Period**

1. This Offer is valid from 5 March 2026 to 30 April 2026, both dates inclusive (“Promotional Period”).

### **Offer**

2. Eligible cardholders can enjoy HK\$100 Cash Rebate (“Rebate”) upon successfully approved for the Credit Card Cash Instalment Program with cash out amount HK\$50,000 or above during the Promotion Period.

### **Eligibility Criteria and General Provisions**

3. The Offer is only applicable to the principal cardholders of personal credit cards and co-branded credit cards (“Eligible Cardholders”) issued by Shanghai Commercial Bank Limited (the “Bank”) (excluding UnionPay Diamond Dual Currency Credit Card’s CNY account, Supplementary Card, Business Credit Card and Corporate Credit Card).
4. To be entitled to the Offer, Eligible Cardholders are required to:
  - a. make an application for the Credit Card Cash Instalment Program and get approved by the Bank within the Promotional Period with the cash out amount no less than HK\$50,000; and
  - b. keep their credit card accounts valid, in good credit standing, and not cancelled or terminated at the time the Rebate is given.
5. The Rebate will be credited to the Eligible Cardholder’s credit card account within 2 months after the 7<sup>th</sup> monthly repayment instalment is posted by the Bank.
6. If Eligible Cardholders make early repayment of the cash out amount or cancel the Credit Card Cash Instalment Program before the Rebate is given, no Rebate will be offered. If Eligible Cardholders make early repayment of the cash out amount or cancel the Credit Card Cash Instalment Program after the Rebate is given, the Bank has absolute right to debit the same Rebate amount from the Eligible Cardholder’s credit card account without prior notice.
7. The Bank reserves the absolute discretion to approve or reject any application, or to determine the final approved amount, monthly handling fee and the instalment payment period of the Program for any application without giving prior notice or any reasons therefor.
8. Unless prior consent is obtained from the Bank, Credit Card Cash Instalment Program is not eligible for qualified spending under the credit card welcome offer.
9. Each Eligible Cardholder is entitled to enjoy the Offer only once during the Promotional Period.
10. Rebate amount is not transferable or redeemable for cash.
11. Shanghai Commercial Bank Credit Card Cash Instalment Program Terms and Conditions, Credit Card Cardholder Agreement and all other applicable prevailing promotions provided by the Bank will apply.

### **Governing Law and Version**

12. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Hong Kong Special Administrative Region of the People’s Republic of China.

13. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
14. In case of any dispute, the Bank reserves the right to make the final decision