

Shanghai Commercial Bank Mastercard Credit Card – Lucky Draw! (the “Offer”) Terms and Conditions

1. The promotion period is from 13 February 2026 to 31 March 2026, both dates inclusive (the “Promotion Period”).
2. The Offer is only applicable to the principal cardholders (“Eligible Cardholders”) of Mastercard Personal / Co-branded Credit Cards (the “Eligible Card”) issued by Shanghai Commercial Bank Limited (the “Bank”). Eligible Cardholders are required to register with Eligible Card and fulfill the Designated Requirement and Eligible Spending (as defined in Clauses 4 and 5) with the Eligible Card in order to enjoy the lucky draw chance(s).
3. The Offer is not applicable to the staff of the Bank and its subsidiaries.
4. The registration period is from 13 February 2026 9:00 am to 31 March 2026 11:59 pm (“Registration Period”). Eligible Cardholders who successfully register their Eligible Cards once via the Bank’s website during the Registration Period and fulfill the Designated Requirement / Eligible Spending during the Promotion Period can enjoy corresponding quantity of lucky draw chance(s) (as shown below).

Designated Requirement / Eligible Spending	Quantity of Lucky Draw Chance(s)
Activate “Shacom Bank” Mobile App Push Notification Promotion Alerts	1 time
Each HK\$500 or above Online Bill Payment	1 time
Each HK\$500 or above Local Spending*	1 time
Each HK\$500 or above Overseas Spending^	3 times
Each HK\$10,000 successful Purchase / Cash Installment Application	10 times

*Local Spending includes: Any retails transaction made in Hong Kong and settled in Hong Kong dollars.

^Overseas Spending includes: Any retails or online transaction made overseas and settled in non-Hong Kong dollars.

5. Eligible Spending excludes St. Paul’s Co-educational College / St. Paul’s Co-educational College Primary School tuition fees and other school collections, donation to The Council of St. Paul’s Co-educational College Charitable Trust, Good Hope School tuition fees and other school collections, outstanding balance, cash advance, balance transfer amount, 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. Eligible Spending must be posted to the Eligible Card account no later than 15 days after the Promotion Period to enjoy the lucky draw chance(s).
7. Each eligible principal card and related supplementary card accounts will be treated as one Eligible Card account when calculating the corresponding quantity of lucky draw chance(s) based on the Designated Requirement / Eligible Spending.
8. The Offer has a total of 16 prizes (“Prize”), and each Eligible Cardholder can win for one time only. The result will be drawn randomly by computer. The number of winners and the respective Prize are as below:

Number of Winners	Prize
1	HK\$5,000 Trip.com Voucher
5	HK\$2,500 Trip.com Voucher
10	HK\$1,500 Trip.com Voucher

9. The Prize will be sent to the registered address of the winners 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 Credit Card. Use of the voucher is subject to the relevant terms and conditions. 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.
10. The results of the lucky draw will be published on the Bank's website ("Credit Card" > "Latest Promotions" > "Lucky Draw!") on or before 31 May 2026.
11. The Eligible Credit Card account must be valid and in good standing during the Promotion Period and at the time of awarding the Prize in order to be eligible to receive the Prize.
12. The Bank has the sole and absolute discretion to determine the eligibility of the Eligible Cardholders for the quantity of lucky draw chance(s) or Prize. Eligible Cardholders must retain the original sales slips for any Eligible Spending. In case of any dispute, the Bank reserves the right to request the winners to provide original sales slips, other documents, or evidence for verification after the lucky draw. Submitted sales slips, documents, and / or evidence will not be returned.
13. 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.
14. 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 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.