

**General Terms and Conditions for Shanghai Commercial Bank UnionPay Credit Card
UnionPay Exclusive Privileges (the “Offer”)**

1. The Offer is only applicable to the principal and supplementary cardholders (“Cardholders”) of the UnionPay Dual Currency Diamond Credit Card / UnionPay Dual Currency Diamond Corporate Credit Card / Kiangsu Chekiang and Shanghai Residents (H.K.) Association UnionPay Dual Currency Diamond Credit Card / Shanghai Fraternity Association UnionPay Dual Currency Diamond Credit Card / Pok Oi UnionPay Dual Currency Diamond Credit Card / Pok Oi UnionPay Diamond Prestige Credit Card (the “Eligible Card”) issued by Shanghai Commercial Bank Limited (the “Bank”). Cardholders are required to settle the relevant payment methods with the Eligible Card in order to enjoy the Offer.
2. The Offer is subject to other terms and conditions. For details please contact staff of the participating merchants or refer to the UnionPay International Website.
3. The Bank is not the provider of the products or services and makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the participating merchants. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participating merchants. Cardholders should direct any queries or complaints to the participating merchants.
4. The Bank, UnionPay International and participating merchants reserve the right to change or terminate the Offer and/ or revise the relevant Terms and Conditions at any time without prior notice. In case of any disputes, the decision of the Bank, UnionPay International and/or participating merchants 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.