

### **Terms and Conditions of CMB Wing Lung Platinum Card Program Welcome Offer:**

1. Welcome Offer is only applicable to Eligible Principal Card Applicants of CMB Wing Lung Visa / Mastercard Platinum Card (“CMB Wing Lung Platinum Card”), whose credit card account is approved and opened on or before 30 June 2024 by CMB Wing Lung Bank Limited (the “Bank”). Cardholders who currently or in the past 12 months held any CMB Wing Lung Credit Card or Affinity Card are not eligible to this Promotion Offer (including Principal Card and Supplementary Card).
2. HKD400 Cash Rebate Welcome Offer:
  - ◆ Eligible Principal Cardholder (“Eligible Cardholder”) accumulate HKD4,000 or above within the first 3 months upon card issuance (“Spending Period”) is entitled to HKD400 cash rebate.
  - ◆ The following transactions are not eligible: transactions made to top-up an e-Wallet, cash advance, autopay, credit to cash, foreign exchange, travellers’ cheque, Octopus Automatic Add-Value Service, online bill payment, gambling chips, securities transaction, finance charge, handling fees, annual fee payment, account service fees, late payment charges, reversal transaction, personalized octopus application fee, cancellation or reimbursement of transaction, fraudulent transactions, unauthorized transactions or other transactions that CMB Wing Lung Bank may define from time to time. The Bank’s determination on whether the transaction constitutes an Eligible Transaction shall be final and conclusive.
3. Eligibility of any transactions for the purpose of this Program shall be determined based on the transaction posting date and time in the Bank’s record. If there is any discrepancy between the Bank’s record and Cardholder’s record, the Bank’s record shall prevail.
4. Cash rebate will be posted to Cardholder’s CMB Wing Lung Platinum Card within 30 days after the end of the Spending Period.
5. When receiving the cash rebate, credit card account of the cardholder should be valid and in good credit standing.
6. The Bank reserves the right to change the terms and conditions of the above offers without prior notice. In case of any dispute arisen, the Bank reserves the right to make the final decision.
7. In case of any inconsistency between the Chinese and English version of these terms and conditions, the English version shall prevail.