

Bonus Point Program Gift Catalogue

Gift Code	Description	Required Points
A101	1,000 Asia Miles (for CMB Wing Lung Platinum Card, World Mastercard, Affinity Platinum Card, Luxe Visa Infinite, Corporate Card and UnionPay Dual Currency Credit Card Cardholders only)	12,000
C002	Café De Coral HKD20 Cash Coupon	5,000
C004	Starbucks HKD25 Cash Coupon	6,250
C005	AEON HKD50 Cash Coupon	12,500
C006	PARKnSHOP HKD50 Cash Coupon	12,500
C007	Watsons HKD50 Cash Coupon	12,500
C008	Wellcome HKD50 Cash Coupon	12,500
C011	SOGO HKD100 Gift Voucher	25,000
C012	HKD100 Cash Rebate	25,000

Warning: To borrow or not to borrow? Borrow only if you can repay!

Bonus Point Program Redemption Form

Please submit the completed form by fax at 2771 2482 or by mail to P.O. Box 72569, Kowloon Central Post Office, Kowloon. To avoid duplication, if you have faxed your redemption form already, please do not mail it again.

Cardholder Information					
Cardholder Name (in Block Letters)				Daytime Telephone No.	Mobile Phone No.
Redemption Details					
Vouchers / Gifts					
	Gift Code	Quantity	Required Points	Required Cash (HK\$)	Enjoy Loyalty Discount* (Please "✓")
1.					<input type="checkbox"/>
2.					<input type="checkbox"/>
Total:					
Cash Rebate (Loyalty Discount is not applicable)					
Description		Gift Code		Required Points	
HKD100 Cash Rebate		C012			
Asia Miles Redemption (for CMB Wing Lung Platinum Card, World Mastercard, Affinity Platinum Card, Luxe Visa Infinite, Corporate Card and UnionPay Dual Currency Credit Card Cardholders only) (Loyalty Discount is not applicable)					
Description		Gift Code		Required Points	
1,000 Asia Miles		A101			
Register for Asia Miles Redemption			Cathay Membership No.	Name on Membership Card (in Block Letters)	
Cardholder must register his / her Cathay Membership No. at the Bank before the first time to redeem Asia Miles with Bonus Points.					
Remarks: 1. Cardholder must be a Cathay member to redeem Asia Miles with bonus points. Asia Miles can only be credited into Cardholder's Cathay membership account. 2. A handling fee of HKD50 will be charged for every 5,000 miles redeemed. If the total or part of miles redeemed is less than 5,000 miles, HKD50 handling fee is still applicable. The minimum charge of handling fee is HKD50 and the maximum is HKD500. The handling fee will be debited from the Cardholder's CMB Wing Lung Credit Card Account accordingly. 3. About 4-6 weeks are normally required for processing of redemption request. Asia Miles will be directly credited to Cardholder's Cathay membership account.					
Bonus Points Allocation					Points to be used
Principal Card No. - - - 					
Supplementary Card No. - - - 					
Declaration and Signature					
I hereby authorize CMB Wing Lung Bank Limited ("the Bank") to debit the required bonus points and total cash (if applicable) from my credit card account as specified above. I have read and agree to be bound by the terms and conditions of Bonus Point Program, Loyalty Redemption Discount and Asia Miles Redemption (if applicable). In case of any dispute, the decision of the Bank shall be final. I agree that all information provided in this form shall be subject to the notice to customers relating to personal data from time to time issued by the Bank. A copy of such notice is available on request at any branch of the Bank or from the Bank's website (www.cmbwinglungbank.com).					
Cardholder Signature			Date		
(The signature should be the same as that appears on Credit Card's signature panel.)					

* The Loyalty Redemption Discount is only applicable to CMB Wing Lung Credit Card Cardholders who have been holding the Principal Card for two years or more (calculated as of the 1st of January of the current year) where Cardholders can redeem gifts with discounted bonus points. For each Principal Card account, first 100,000 bonus points is applicable to the Loyalty Redemption Discount in each year (based on the amount of original bonus points required for redeeming the item before the Loyalty Redemption Discount is applied).

Terms and Conditions of Bonus Point Program:

1. The redemption period of gifts under the catalogue of Bonus Point Program (“Program”) is from now until 31st December 2025 (both dates inclusive).
2. The Program is only applicable to CMB Wing Lung Credit Card / World Mastercard / Affinity Card / Luxe Visa Infinite / Corporate Card / UnionPay Dual Currency Credit Card (“Card”) cardholder (“Cardholder”).
3. Cardholders can award 1 bonus point on every spending of HKD1 / RMB1 with Card for redeeming gifts under the Program. RMB is used for spending in RMB with UnionPay Dual Currency Credit Card.
4. Only retail purchase, autopay and octopus auto reload amount are eligible for the Program.
5. The following transactions are not eligible for the Program: cash advance, credit to cash, online bill payment, gambling chips, securities transaction, foreign exchange, travellers’ cheque, finance charges, handling fees, annual fee payment, account service fees, late payment charges, reversal transaction, personalized octopus application fee, cancellation or reimbursement of transaction and any unauthorized transactions.
6. The following transactions which are conducting in Mainland China by using UnionPay Dual Currency Credit Card are not eligible for the Program: real estate sales, vehicle, fuel, wholesale, supermarket spending, hospital fee, academic fee, donations to charitable or social service organization, government and government-related services or political organization fee, parking lots and garages, transportation, utilities fee, insurance, new agents and newsstands.
7. CMB Wing Lung Bank Limited (“the Bank”) reserves the right to determine the eligibility and validity of the transactions, and such transactions are subject to change by the Bank from time to time at its sole discretion.
8. The respective bonus points will be deducted from the Card account without prior notice if there have any cancelled or refunded transactions of the Card. The deduction will be shown in the monthly statement of the Card.
9. Bonus points are valid for up to 2 years. The expiry date of bonus points will be specified on the monthly statement of the Card. Expired bonus points or bonus points of cancelled Card will be automatically forfeited and cannot be extended or redeemed.
10. Bonus point redemption via the Bank’s Personal NET Banking: Bonus points of Principal Card and its Supplementary Card can be combined and redeemed by Principal Cardholder. Supplementary Card Cardholder can only use the bonus points under his / her own account. Bonus points of different Cards maintained by the same Cardholder cannot be combined. Bonus points of individual CMB Wing Lung Corporate Cards under one company account cannot be combined.
11. Bonus point redemption via the CMB Wing Lung Bank Mobile App: Bonus points of Principal Card and Supplementary Card under the same account can be combined and redeemed by Cardholder. If the customer hold more than one credit card, the Bank will use bonus points that expires first at the time of conversion. Bonus point redemption via the CMB Wing Lung Bank Mobile App is not applicable to the CMB Wing Lung Corporate Card.
12. Bonus points are only applicable for gift redemption under the Program and are not transferable and cannot be redeemed into cash.
13. The acceptance of a redemption request is subject to the sufficiency of bonus points, the Cardholder’s credit and account status, as well as the availability of the gift items. The Bank shall have the final decision on gift redemption.
14. Upon acceptance of the redemption request, neither amendment nor cancellation is accepted. Required bonus points and cash (if applicable) will be debited from the Cardholder’s designated Card account and will be shown on the next monthly statement. In the event of insufficient bonus points, the redemption request will be automatically cancelled.
15. About 4-6 weeks are normally required for processing of redemption request. Gift redemption letter with the redemption details will be sent to Cardholder upon confirmation of the redemption request. Redemption can be made at designated redemption centres. Gift voucher will be sent to Cardholder by mail. Free delivery service is provided for some of the gifts. Cardholder should agree that the Bank can transfer the recipient’s information to gift provider for delivery arrangement. The Bank is not responsible for lost, damaged or stolen of the gift redemption letters or gift vouchers.
16. Gift is available while stocks last. The Bank reserves the right to replace the gift with other items if it is out of stock without prior notice.
17. The gifts cannot be redeemed into cash and will be subject to the terms and conditions of the participating merchants (“Merchants”).
18. The Bank makes no representation or guarantee as to the provision, quality or performance of products and/or services provided by the Merchants. The Bank shall bear no responsibility or liability whatsoever with regards to any matters arising from or in connection with the products and / or services provided by the Merchants. All information is provided by the Merchants and any disputes or complaints in respect of products and / or services should be directed to the Merchants.
19. During the bonus point earning period and redemption period, Cardholder’s Card account should be valid and in good standing.
20. Fraud and abuse on the eligible transaction of the Card will result in forfeiture of Cardholder's accrued bonus points as well as cancellation of the Card. The Bank further reserves the right to take legal actions in such instances.
21. The Bank reserves the right to amend the terms and conditions, change or terminate the Program at its sole discretion without prior notice. In case of any dispute, the decision of the Bank shall be final.

22. In case of discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Terms and Conditions of Loyalty Bonus Point Redemption Discount:

1. The Loyalty Bonus Point Redemption Discount ("Discount") is only applicable to CMB Wing Lung Credit Card / World Mastercard / Affinity Card / Luxe Visa Infinite / UnionPay Dual Currency Credit Card ("Card") Principal Card cardholder ("Cardholder") who have been maintaining the Principal Card for 2 years or more (calculated as of the 1st of January of the current year). Cardholder can redeem gifts with discounted bonus points. The Discount is not applicable to Corporate Card cardholder. Principal Card Cardholder can use the bonus points in Supplementary Card under his / her name to enjoy the Discount, while Supplementary Card Cardholder cannot enjoy the Discount solely.
2. Cardholder who has been maintaining the Card for 2-3 years can enjoy 20% bonus point redemption discount. Cardholder who has been maintaining the Card for 4-9 years can enjoy 30% bonus point redemption discount. Cardholder who has been maintaining the Card for 10 years or above can enjoy 40% bonus point redemption discount. Bonus point redemption discount is eligible for the Principal Card maintained with the longest year, validly maintained and in good standing.
3. The Discount is calculated based on the original bonus points required for gift redemption. The Discount can be used once on each redeemed gift item only. The Discount is not applicable to redeem cash rebate and Asia Miles, and cannot be used in conjunction with any other promotional offer or discount.
4. For each Principal Card account, up to 100,000 bonus points is applicable to the Discount each year (based on the amount of original bonus points required for redeeming the item before the Discount is applied).
5. To enjoy the Discount, Cardholder must specify clearly on the gift redemption form. Upon acceptance of the redemption request, neither amendment nor cancellation is accepted.
6. If Cardholder cannot meet the Discount requirement or the Discount has exceeded the upper limit of 100,000 bonus points, relevant gift item will be redeemed by using original bonus points required without prior notice.
7. CMB Wing Lung Bank Limited ("the Bank") reserves the right to amend the terms and conditions, change or terminate the Discount at its sole discretion without prior notice. In case of any dispute, the decision of the Bank shall be final.
8. In case of discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Terms and Conditions of Asia Miles Redemption:

1. Asia Miles Redemption ("Program") is only applicable to CMB Wing Lung Platinum Card / World Mastercard / Affinity Platinum Card / Luxe Visa Infinite / Corporate Card / UnionPay Dual Currency Credit Card ("Card") cardholder ("Cardholder").
2. Cardholder must be a Cathay member to redeem Asia Miles ("miles") with bonus points. Miles redeemed with bonus points can only be credited into Cardholder's Cathay membership account. Cardholder can sign up to Cathay for free at www.cathaypacific.com.
3. 12 bonus points can convert to 1 mile. Each redemption must be in multiples of 1,000 miles and the minimum redemption level is 1,000 miles.
4. A handling fee of HKD50 will be charged for every 5,000 miles redeemed. If the total or part of miles redeemed is less than 5,000 miles, HKD50 handling fee is still applicable. The minimum charge of handling fee is HKD50 and the maximum is HKD500. The handling fee will be debited from the Cardholder's Card account accordingly.
5. During the redemption period, Cardholder account should be valid and in good standing. CMB Wing Lung Bank Limited ("the Bank") shall have the final decision on miles redemption.
6. Upon acceptance of the redemption request, neither amendment nor cancellation is accepted. Required bonus points and total handling fee will be debited from the Cardholder's designated Card account and will be shown on the next monthly statement. In the event of insufficient bonus points, the redemption request will be automatically cancelled.
7. About 4-6 weeks are normally required for processing redemption request. Miles will be directly credited to Cardholder's Cathay membership account.
8. The Bank shall bear no responsibility or liability whatsoever with regards to bonus points already converted to miles. Any enquiries in respect of Asia Miles should be directed to Cathay.
9. Cardholder participating in the Program is also bound by the terms and conditions of Cathay Membership Programme. Cathay reserves the right to amend the terms and conditions at its sole discretion without prior notice.
10. The Bank reserves the right to amend the terms and conditions, change or terminate the Program at its sole discretion without prior notice. In case of any dispute, the decision of the Bank shall be final.
11. In case of discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.