Terms and Conditions of CMB Wing Lung Credit Card AlipayHK Promotion:

- The promotional period of CMB Wing Lung Credit Card AlipayHK Promotion ("the Promotion") is from 1st April 2022 to 31st August 2022, both dates inclusive ("Promotional Period").
- 2. The Promotion is only applicable to CMB Wing Lung Credit Card, Affinity Card, Luxe Visa Infinite and Corporate Card ("Card") cardholder ("Cardholder"), not applicable to UnionPay Dual Currency Credit Card.
- 3. The first 2,000 Cardholders to bind Card to AlipayHK and spend once are entitled to HKD50 cash rebate ("Cash Rebate"). Offer is on a first-come first-served basis and is available until the quota is full.
- 4. Cash Rebate is only applicable to the Cardholders who did not spend with any Cards at AlipayHK in the past 12 months prior to 1st April 2022.
- 5. Each Cardholder is entitled to the Cash Rebate once for the Promotion. If Cardholder has more than one Card, the Cardholder is entitled to the Cash Rebate once only.
- 6. The Promotion is only applicable to Cardholders spend via AlipayHK and the transactions are recorded in the Card accounts of Cardholders during the Promotional Period. Records of CMB Wing Lung Bank Limited ("the Bank") shall be conclusive and binding on Cardholders. All non-recorded, cancelled, rejected and withdrawn transactions shall not be applicable to the Promotion. The Bank shall have the absolute discretion to determine the eligibility of spending transactions and the Bank's decision shall be final, conclusive and binding on Cardholders.
- 7. The Cash Rebate will be directly credited to the Card account of the Cardholder in October 2022. The Bank will credit the Cash Rebate to the account of the first Card the Cardholder used to spend via AlipayHK if the Cardholder has more than one Card.
- 8. Cardholders are entitled to the Cash Rebate only when the Card accounts of the Cardholder are valid and in good standing at the time of crediting the Cash Rebate.
- 9. The Cash Rebate is only applicable for deduction of new spending transactions, not transferable and cannot be redeemed into cash.
- 10. AlipayHK is a third party mobile application and the use of AlipayHK is subject to relevant terms and conditions. The Bank makes no representation or guarantee as to the provision, quality or performance of products and/or services provided by AlipayHK. 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 AlipayHK. Any disputes or complaints in respect of products and / or services should be directed to AlipayHK.
- 11. Fraud and abuse on a Cardholder's spending transaction with Card will result in forfeiture of Cardholder's eligibility to participate in the Promotion as well as cancellation of the Card. The Bank further reserves the right to take legal actions in such instances. In case of any dispute, the decision of the Bank shall be final, conclusive and binding on Cardholders.
- 12. The Bank reserves the right to suspend, change or terminate the Promotion at any time or to amend the respective terms and conditions without further notice. In the event of any dispute, the Bank reserves the right of final decision.
- 13. In case of discrepancies between the English and Chinese versions of the terms and conditions of the Promotion, the English version shall prevail.