招商永隆銀行
CMB WING LUNG BANK

CMB Wing Lung UnionPay Dual Currency Platinum Card

Mainland China, Macau and Taiwan Spending Promotion

Apply For CMB Wing Lung UnionPay Dual Currency Platinum Card Now

From 1 January 2026 to 30 June 2026, customers can enjoy up **to 5% cash rebate** while spending with CMB Wing Lung UnionPay Dual Currency Platinum Card in Mainland China, Macau and Taiwan, each customer can enjoy **up to HK$600 cash rebate** within the Promotion Period!

Eligible Transactions	Cash Rebate	Maximum Cash Rebate Amount for each phase
Renminbi / Macau Pataca / New Taiwan Dollar transactions	5%	HK$300 total up to HK$600 across two phases

Promotion Period: 1 January 2026 to 30 June 2026 (2 phases in total)

Phase 1	Phase 2
1 January 2026 to 31 March 2026	1 April 2026 to 30 June 2026

Terms and Conditions of CMB Wing Lung UnionPay Dual Currency Platinum Card Mainland China, Macau and Taiwan Spending Promotion:

1. The Promotion Period of CMB Wing Lung UnionPay Dual Currency Platinum Card Mainland China, Macau and Taiwan Spending Promotion ("the Promotion") is from 1 January 2026 to 30 June 2026, both dates inclusive ("Promotion Period"). There are two phases for Promotion Period as below:

Phase 1	1 January 2026 to 31 March 2026
Phase 2	1 April 2026 to 30 June 2026

2. The Promotion is only applicable to CMB Wing Lung UnionPay Dual Currency Platinum Card cardholder ("Cardholder").
3. The Promotion offers 600 quotas each phase, with a total of 1,200 quotas for the entire Promotion Period. Offer is on a first-come first-served basis and is available until the quota is full.
4. The first 600 Cardholders per phase who spend with CMB Wing Lung UnionPay Dual Currency Platinum Card in Mainland China, Macau and Taiwan are entitled to up to 5% cash rebate, each Cardholder can enjoy a maximum of HK$300 cash rebate per phase and HK$600 within the Promotion Period.
5. The cash rebate will be directly credited to the Cardholder's Hong Kong Dollar account of CMB Wing Lung UnionPay Dual Currency Platinum Card by 30 April 2026 (Phase 1) ; 31 July 2026 (Phase 2).
6. Cardholders are entitled to the Cash Rebate only when the CMB Wing Lung UnionPay Dual Currency Platinum Card account of the Cardholder are valid and in good standing at the time of crediting the Cash Rebate.
7. Eligible Transactions ("Eligible Transactions") are transactions that are conducted with CMB Wing Lung UnionPay Dual Currency Platinum Card at Mainland China, Macau and Taiwan in Renminbi / Macau Pataca / New Taiwan Dollar within the Promotion Period. 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 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.
8. Eligible Transactions shall be completed within the Promotion Period and determined based on the transaction date and time in the Bank's record. If there is a discrepancy between the Bank's records and the Customer's records, the Bank's records shall prevail.
9. The Eligible Transactions amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. For Renminbi transactions made through the Renminbi account of the CMB Wing Lung UnionPay Dual Currency Platinum Card, every RMB 1 spent will be counted as HKD1 in this promotion.
10. The total amount of cash rebate under this promotion will be rounded up to the nearest integer.
11. The cash rebate is only applicable for deduction of new spending transactions, not transferable and cannot be redeemed into cash.
12. Fraud and abuse on a Cardholder's spending transaction with CMB Wing Lung UnionPay Dual Currency Platinum Card will result in forfeiture of Cardholder's eligibility to participate in the Promotion as well as cancellation of the CMB Wing Lung UnionPay Dual Currency Platinum 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.
13. 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.
14. In case of discrepancies between the English and Chinese versions of the terms and conditions of the Promotion, the English version shall prevail.

Risk Disclosures:
Foreign currency is subject to exchange rate risk.

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

Enquiry Hotline: 230 95555
www.cmbwinglungbank.com

CMB Wing Lung Bank Limited