



招商永隆銀行
CMB WING LUNG BANK

CMB Wing Lung UnionPay Dual Currency Platinum Card Mainland China and Macau Spending Promotion



Apply For CMB Wing Lung Credit Card Now

Enjoy up to 8% Cash Rebate

From 1 October 2024 to 31 December 2024, customers can enjoy **up to 8% cash rebate** while spending with **CMB Wing Lung UnionPay Dual Currency Platinum Card** in Mainland China or Macau, each customer can enjoy **up to HKD600 cash rebate** within the Promotion Period !

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

1. The promotion period of CMB Wing Lung UnionPay Dual Currency Platinum Card Mainland China and Macau Spending Promotion ("the Promotion") is from 1 October 2024 to 31 December 2024, both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to CMB Wing Lung UnionPay Dual Currency Platinum Card cardholder ("Cardholder").
3. The first 800 Cardholders spend with CMB Wing Lung UnionPay Dual Currency Platinum Card in Mainland China and Macau are entitled to up to 8% cash rebate, each customer can enjoy a maximum of HKD600 cash rebate within the Promotion Period. Offer is on a first-come first-served basis and is available until the quota is full.
4. The cash rebate will be directly credited to the Cardholder's Hong Kong Dollar account of CMB Wing Lung UnionPay Dual Currency Platinum Card within two months after the Promotion Period.
5. 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.
6. Eligible Transactions ("Eligible Transactions") are transactions with original sales slip or official payment record that are conducted with CMB Wing Lung UnionPay Dual Currency Platinum Card at Mainland China or Macau in Renminbi and/or Macau Pataca 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.
7. The Eligible Transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement, while Renminbi transactions are posted in RMB in the credit card statement under RMB account of CMB Wing Lung UnionPay Dual Currency Platinum Card, and every RMB1 are considered as HKD1 in this promotion.
8. The total amount of cash rebate under this promotion will be rounded up to the nearest integer.
9. The cash rebate is only applicable for deduction of new spending transactions, not transferable and cannot be redeemed into cash.
10. 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.
11. 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.
12. 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