



## ISA Shopping Privileges Terms and Conditions

From 1 March 2018 to 28 February 2019, spending with Bank of Communications Credit Card at ISA's designated outlets in Hong Kong and Macau to enjoy below shopping privileges:

### 1. 5% Credit Rebate

- Spending upon HK\$2,000 in a single purchase can enjoy 5% credit rebate.

### 2. Up to 90% off for the selected brands

Brand	Discount
Isaratti	90% off
Prada	70% off
Dolce & Gabbana	70% off
Burberry	70% off
Neil Barrett	70% off
Fendi	70% off
Salvatore Ferragamo	70% off
Hydrogen	60% off
Alexander McQueen	60% off

### 3. Enjoy a free gift luggage cover upon any spending

### 4. Enjoy a HK\$1,000 ISA conditional coupon

- Cardholders will be entitled to a HK\$1,000 ISA conditional coupon upon accumulating the same-day spending at HK\$10,000 or above and follow ISA's official WeChat page .



### ISA Shopping Privileges Terms and Conditions:

1. ISA Shopping Privileges (“The Promotion”) is only applicable to customers (each a “Cardholder”) holding credit card(s) issued by Bank of Communications (Hong Kong) Limited in Hong Kong and Pacific credit cards issued by Bank of Communications Co., Ltd. in China (except BOSS Credit Card and installment Card), and other credit cards as designated by the Bank from time to time (“Eligible Credit Card”), both principal and supplementary cards inclusive, but it is not applicable to the Bank of Communications Pacific Internet card and gift card. Unless otherwise specified herein, the “Bank” means Bank of Communications (Hong Kong) Limited and Bank of Communications Co., Ltd.
2. The promotional period is from 1 March 2018 to 28 February 2019, both days inclusive (“Promotional Period”).
3. In order to enjoy the privileges, the Cardholder must present and conduct transactions with the Eligible Credit Card at ISA outlets in Hong Kong and Macau.
4. Special discounts on selected brands are only applicable to selected items.
5. During the Promotional Period, Cardholders can enjoy the below ISA conditional coupons upon accumulating spending on same date to the designated amount with eligible credit card at ISA upon HK\$10,000 or above to redeem ISA Conditional Coupon HK\$1,000. The Cardholders are required to present more than one transaction slips to redeem the ISA conditional coupon. Each Cardholder is entitled to one redemption only on the same date. Cardholders can use one HK\$1,000 conditional coupon upon spending at HK\$10,000 respectively at ISA in the next purchase, only one conditional coupon can be used in each transaction. The coupons are limited available on a first-come, first-served and while stocks last basis.
6. During the Promotional Period, Cardholders of the credit cards issued by Bank of Communications (Hong Kong) Limited are entitled to 5% Credit Rebate upon a spending of HK\$2,000 or above in a single transaction with Eligible Credit Card at ISA outlets in Hong Kong and Macau. The amount of credit rebate is calculated on an account basis. Principal card and its related supplementary card are regarded as one credit card account. The same credit card account is entitled to a maximum of HK\$200 credit rebate per month during the Promotional Period. The credit rebate awarded under the Promotion will be credited to the principal card account by the following period:

Transaction Date	Credit to Account Date
From 1 March 2018 to 30 April 2018	On or Before 31 July 2018
From 1 May 2018 to 30 June 2018	On or Before 30 September 2018
From 1 July 2018 to 31 August 2018	On or Before 30 November 2018



From 1 September 2018 to 31 October 2018	On or Before 31 January 2019
From 1 November 2018 to 31 December 2018	On or Before 31 March 2019
From 1 January 2019 to 28 February 2019	On or Before 31 May 2019

7. Whether a transaction is eligible for the 5% credit rebate in that month will be determined according to the transaction date records of the Bank. The credit card account must be valid, non-delinquent and in good financial standing when the cash rebate is credited into it. Any fraud or abuse, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to the Promotion. All transactions are determined according to the transaction date records of the Bank. All credit rebate awarded can only be used for credit card retail spending in future. The Bank will verify the credit card transaction record via computer system to confirm Cardholder's eligibility for the Promotion. Cardholder is required to keep the relevant original sales receipt(s) and credit card sales slip(s) for verification upon request by the Bank. In case of disputes, Cardholder is required to submit the relevant original sale receipt(s) and credit card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned. In case of discrepancy between the Bank's computer record and details recorded on the credit card sales slip(s), the Bank's computer record shall prevail.
8. Clauses 6 & 7 mentioned hereinabove are only applicable to credit card(s) issued by Bank of Communications (Hong Kong) Limited. Cardholder of the credit card issued by the Bank in China is entitled to 5% credit rebate upon a single net transaction of RMB3,000 or equivalent amount in other currencies conducted with the Eligible Credit Card at Designated Outlets. Regarding the requirements governing the "5% credit rebate" and "Overseas Discount Rewards" promotion for Cardholders of credit cards issued by the Bank in China, please refer to <http://creditcard.bankcomm.com> for more details.
9. The offers are subject to the terms and conditions shown on ISA conditional coupon. For details of the terms and conditions of ISA conditional coupon, please refer to the overleaf of the coupon or check with the staff of ISA.
10. All discounted items, free gifts and ISA conditional coupons are limited available while stock lasts.
11. The offers cannot be exchanged for cash, other products or discounts and are not transferable (unless specific). The offers cannot be used in conjunction with other promotions or privileges.



12. The Bank and ISA reserve the rights to amend any terms and conditions, change or terminate the offers without prior notice. The Bank and ISA accepts no liability for any changes or termination of the offers.
13. Cardholder understands and accepts that all photographs, details, availability and description of all products or services or free gifts are not provided by the Bank and are for reference only. The Bank has no responsibility whatsoever (including but without limitation their quality and supply) under any circumstances.
14. In case of disputes, the Bank and ISA reserve the rights for final decision.
15. A person who is not the cardholders or the Bank have no right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term.
16. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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

Bank of Communications (Hong Kong) Limited (A wholly owned subsidiary of Bank of Communications Co., Ltd.)

Bank of Communications Limited (Incorporated in the People's Republic of China)