



Chung Yuen Electrical Shopping Privileges

From 1st July 2018 to 31st August 2018, spend with your Bank of Communications Credit Card at Chung Yuen Electrical in Hong Kong to enjoy shopping privileges.

1. 5% Credit Rebate

Spending upon HK\$3,000 in a single purchase at Chung Yuen Electrical outlets can enjoy 5% credit rebate

2. Up to 40% off on selected items



Terms and Conditions:

1. Chung Yuen Electrical 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 July 2018 to 31 August 2018, 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 Chung Yuen Electrical outlets in Hong Kong.
4. Up to 40% off Special discounts on selected items are only applicable to selected items.
5. Up to 40% off Special discounts on selected items are limited available on a first-come, first-served and while stocks last basis. Please check with the staff of Chung Yuen Electrical for details of the terms and conditions.
6. For terms and conditions of return or refund goods issue, please check with the merchant for details.
7. During the Promotional Period, Cardholders of the credit cards issued by Bank of Communications (Hong Kong) Limited are entitled to 5% credit rebate by spending HKD3,000 in a single eligible transaction with the Eligible Credit Card at Chung Yuen Electrical. 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. Each Credit Card account is entitled to a maximum of HKD200 credit rebate per month during the Promotional Period. The credit rebate of 1 July to 31 August 2018 under the Promotion will be credited to principal card account on or before 31 October 2018.
8. 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.

9. If Cardholder would like to enjoy 6, 12, 18 or 24 months Interest-free Instalment Plan, Cardholder is required spending HKD1,000 or above in a single eligible transaction. And accept terms and condition listed at application form of Interest-free Instalment Plan.
10. Clauses 7, 8 & 9 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.
11. "Eligible transactions" refer to the retail purchases made with designated Eligible Credit Card at Toys R Us during the Promotional Period, but exclude the following transactions: Cash advance and related administrative and handling fee, installment payment, online retail transactions, electronic wallet transactions including but not limited to WeChat Pay, PayMe and Alipay, split sales transactions, any cancelled, refunded, unauthentic or unposted transactions, or any other categories of transactions as the Bank and the Merchant may specify from time to time.
12. Eligible spending transaction during the Promotional Period must be posted before the credit rebate credited into the designated credit card account. Other unposted transaction (including but not limited to dispute transaction, reversal transaction or delayed post by merchants) is not applicable to this Promotion.
13. The Promotion is not applicable to buy Chung Yuen Electronical Gift Voucher.



The offers cannot be exchanged for cash, other products or discounts and are not transferable.

14. The offers cannot be used in conjunction with other promotions or privileges.
15. The Bank and Chung Yuen Electrical reserve the rights to amend any terms and conditions, change or terminate the offers without prior notice. The Bank and Chung Yuen Electrical accepts no liability for any changes or termination of the offers.
16. 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.
17. 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.
18. In case of disputes, the Bank and CHUNG YUEN ELECTRICAL reserve the rights for final decision.

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)