



## L'Oréal Group Shopping Privileges

From 26 September 2018 to 30 November 2018, spend with Bank of Communications Credit Card at designated outlets of the 13 participated brands under L'Oréal Group, including 7 KIEHL's, LANCOME, BIODERMA, ATELIER COLOGNE, GIORGIO ARMANI, YVES SAINT LAURENT, SHU UEMURA, URBAN DECAY, L'OREAL PARIS, MAYBELLINE, SKINCEUTICAL, NYX PROFESSIONAL MAKEUP, VICHY and LA ROCHE-POSAY in Hong Kong to enjoy below shopping privileges:

### 1. 5% Credit Rebate

Enjoy 5% credit rebate upon single spending of HK\$4,000

### 2. Enjoy the following shopping privileges at the participated brands:

Participated Brands	Shopping Privileges
Lancôme	<ul style="list-style-type: none"> <li>● Advanced Genifique serum set HK\$1,730 (worth HK\$3,069).</li> <li>● Any purchase of Lancôme regular-priced product over HK\$800 (including any Genifique product), will get a complimentary 3-piece skincare set (worth HK\$504).</li> </ul>
Bioderma	<ul style="list-style-type: none"> <li>● Enjoy a free Healing Express Service and receive a complimentary Life Plankton™ Clear Essence 14mL upon any purchase.</li> </ul>
Atelier Cologne	<ul style="list-style-type: none"> <li>● For every purchase of AC fragrance 30mL plus any product, there is a free leather case with engraving service.</li> </ul>
YSL	<ul style="list-style-type: none"> <li>● Complimentary Lip Couture Service</li> </ul>
Giorgio Armani	<ul style="list-style-type: none"> <li>● Enjoy exclusive offer of Compact Set at HK\$1,010 (Worth: HK\$1,282) by using the BOCOM card (including compact case with two refills, Acqua Pantelleria Antioxidant Treatment Lotion 10mL, Skin Perfector 5mL, Prima Serum 5mL).</li> </ul>
shu uemura	<ul style="list-style-type: none"> <li>● Enjoy complimentary face makeup consultation and receive free samples after service.</li> </ul>
Urban Decay	<ul style="list-style-type: none"> <li>● Enjoy complimentary lip touch-up service and receive free samples after service.</li> </ul>
L'Oréal Paris	<ul style="list-style-type: none"> <li>● Enjoy 10% off any single item purchase (except promotional sets).</li> </ul>
Maybelline	<ul style="list-style-type: none"> <li>● Customers can enjoy a Free Flush Creator Stick, Powder Matte Lipstick, and Hyper Ink Liner (worth HK\$269) on net spending amount of</li> </ul>



	HK\$800.
NYX Professional Makeup	<ul style="list-style-type: none"> <li>● Purchase HK\$800 to get a Lipstick and Lip pouch for free.</li> </ul>
VICHY	<ul style="list-style-type: none"> <li>● Any purchase using BOCOM card can receive an AQUALIA THERMAL REFRESH WATER 30mL and a QUENCHING MINERAL MASK 15mL for free.</li> </ul>
LA ROCHE-POSAY	<ul style="list-style-type: none"> <li>● Any purchase using BOCOM card can receive a THERMAL SPRING WATER 50mL for free.</li> </ul>
SkinCeuticals	<ul style="list-style-type: none"> <li>● Antioxidant Hydration &amp; Protection Set HK\$1,480 (Value HK\$1,918). The set includes CE Ferulic 30mL, Brightening UV Defense SPF30 30mL &amp; Hydrating B5 4mL.</li> <li>● Enjoy a complimentary SkinScope Diagnosis and receive skincare samples (Value HK\$290) upon completion of service. Prior reservation is required.</li> <li>● For customer who purchases any products &amp; becomes first time member, earn double points at 2nd purchase within 2 months after joining membership.</li> </ul>

#### Designated Outlets of Participated Brands

Participated Brands	Designated Outlets
LANCÔME、	<p>Shop 2112, Elements, Kowloon Station</p> <p>Shop G18, Festival Walk, Kowloon Tong</p> <p>Shop 378 New Town Plaza Phase 1, Shatin</p> <p>Shop G4 Telford Plaza 1, Kowloon Bay</p> <p>Shop 1121-23 &amp; 1125, Tuen Mun Town Plaza Phase 1, Tuen Mun</p> <p>Shop 232, Landmark North, Sheung Shui</p> <p>Shop G31-32, Popcorn, Tseung Kwan O</p> <p>Shop 279, Cityplaza, Taikoo Shing, Quarry Bay</p> <p>Shop 1037, YOHO Mall I, Yuen Long</p> <p>Shop 333 &amp; 335, Metroplaza</p>
BIOOTHERM、	<p>Level 2, No. 209-210, Landmark North, 39 Lung Sum Ave, Sheung Shui</p> <p>Open space OS-15 &amp; OS-16, Level 2, Zone B, Tai Po Mega Mall, Tai Po, N.T.</p> <p>Unit 23, Citylink Plaza, Shatin, NT</p> <p>Kiosk 5, 3/F, Phase 1, Tuen Mun Town Plaza</p>



ATELIER COLOGNE、	<p>Shop 212, Level 2, Ocean Centre, Harbour City, Tsim Sha Tsui</p> <p>Shop 1008, IFC podium level 1, 8 Finance Street, Central</p>
GIORGIO ARMANI、	<p>Shop 109-A, Armani/Chater House, 11 Chater Road, Central, Hong Kong</p> <p>G-37, Festival Walk, 80 Tat Chee Avenue, Kowloon Tong, Kowloon</p> <p>Shop 2102, The Second Level, Elements, 1 Austin Road West, Kowloon</p> <p>Shop 465, 4/F, Phase 1, New Town Plaza, Shatin, New Territories</p> <p>Shop 151, The Mall, Pacific Place, 88 Queensway, Hong Kong</p> <p>Shop 1059C, Podium Level One IFC, 8 Finance Street, Central, HK</p> <p>Shop 1143, 1/F, Tuen Mun Town Plaza Phase 1, 1 Tuen Shing Street, Tuen Mun, N.T.</p>
YVES SAINT LAURENT、	<p>Shop M20, Mtr Floor, Moko, Mongkok</p> <p>Shop 2117, Elements, Kowloon, Hong Kong</p> <p>Shop C-3, Apm, Millennium City 5</p> <p>Shop 156, Pacific Place</p> <p>Shop 1079, L1, Ifc Mall, Central</p> <p>Shop 1137a, Tuen Mun Town Plaza, Phase 1, Tuen Mun</p> <p>SHOP252-253, LANDMARK NORTH , SHEUNG SHUI</p> <p>SHOP NO 1149-1150 LEVEL 1 YOHO MALL YUEN LONG</p> <p>SHOP NO. 373A, LEVEL 3, NEW TOWN PLAZA, SHATIN</p>
SHU UEMURA、	<p>Shop 160 Pacific Place, Queensway, HK</p> <p>Shop UG07 Festival Walk, Kowloon Tong, Kowloon</p> <p>Shop C-13, apm, Millennium City 5, Kwun Tong, Kln</p> <p>Shop 251, Cityplaza I, Taikooshing, HK</p> <p>Shop A383, Level 3, Phase III, New Town Plaza, Shatin, N.T.</p> <p>Shop 233, Landmark North, 39 Lung Sum Avenue, Sheung Shui, N.T.</p> <p>Shop No.1142, 1/F, Tuen Mun Town Plaza Phase 1, 1 Tuen Shing Street, N.T.</p> <p>B237, B2, Times Square, Causeway Bay, HK</p> <p>G8-12, G/F, Hollywood Plaza. 610 Nathan Road, Mongkok, Kowloon, HK</p>
URBAN DECAY、	<p>L2-06, Langham Place Shopping Mall, 8 Argyle St, Mong Kok</p>
L'OREAL PARIS、	<p>Shop 479A, Phase 1, New Town Plaza, Shatin, New Territories</p> <p>Shop M-V7 &amp; V8, MTR level, V City, Tuen Mun, New Territories</p> <p>Shop 1029-1030, Floor 01, Tuen Mun Town Plaza, 1 Tuen Shing Street, Tuen Mun, N.T.</p> <p>Shop 268-269, Landmark North, No. 39 Lung Sum Avenue, Shek Wu Hui, New</p>



	<p>Territories</p> <p>Shop 1050, Level 1, Yoho Mall I, Yuen Long</p> <p>Shop G08, G/F Ginza Plaza, No. 2A Sai Yeung Choi Street South, Mong Kok</p>
MAYBELLINE、	<p>Shop L5-18, Langham Place 8 Argyle Street</p> <p>Mongkok, Kowloon</p>
SKINCEUTICAL、	<p>SKINCEUTICALS BOUTIQUE</p> <p>SHOP 3233, LEVEL 3 , GATEWAY ARCADE, HARBOUR CITY</p> <p>DERMA SKINCARE CENTER</p> <p>Shop No. 20, 2/F, Langham Place, 8 Argyle Street, Mong Kok, Kowloon</p> <p>Shop Unit F19, 9 Tong Yin Street, Tseung Kwan O, NT</p> <p>Shop A393, Phase 2, New Town Plaza, Shatin, New Territories</p> <p>Shop 275-276, Landmark North, Sheung Shui, N.T.</p> <p>Shop 238-239, 2/F, Tsuen Wan Plaza, Tsuen Wan, N.T.</p> <p>Shop 1078-1079, 1/F, Tuen Mun Town Plaza 1, 1 Tuen Shun Street, Tuen Mun, NT</p>
NYX PROFESSIONAL MAKEUP、	<p>Shop 1117 &amp; 1129, Level 1, Tuen Mun Town Plaza, Phase 1, Tuen Mun</p> <p>Shop G07, G/F, Ginza Plaza, 2A-2H Sai Yeung Choi Street South, Mongkok, Kowloon</p>
VICHY LA ROCHE-POSAY	<p>DERMA SKINCARE CENTER</p> <p>Shop No. 20, 2/F, Langham Place, 8 Argyle Street, Mong Kok, Kowloon</p> <p>Shop Unit F19, 9 Tong Yin Street, Tseung Kwan O, NT</p> <p>Shop A393, Phase 2, New Town Plaza, Shatin, New Territories</p> <p>Shop 275-276, Landmark North, Sheung Shui, N.T.</p> <p>Shop 238-239, 2/F, Tsuen Wan Plaza, Tsuen Wan, N.T.</p> <p>Shop 1078-1079, 1/F, Tuen Mun Town Plaza 1, 1 Tuen Shun Street, Tuen Mun, NT</p>

### **Terms and Conditions of “L’OREAL Shopping Privileges”**

1. “L’OREAL Shopping Privileges” (the “Promotion”) is only applicable to customers ( the “Cardholders”) with credit card(s) issued by Bank of Communications (Hong Kong) Limited in Hong Kong and the Pacific Card issued by the Bank of Communications Co., Ltd. in China (excluding BOSS cards and instalment cards) and other credit cards designated by the Bank from time to time (the “Eligible Credit Card(s)”). The Eligible Credit Cards include both principal and supplementary cards, but exclude gift cards and PC Internet cards. Unless otherwise specified, (“the Bank”) refers to Bank of Communications (Hong Kong) Limited and Bank of Communications Co., Ltd.



2. The Promotion is valid from 26 September 2018 to 30 November 2018, both dates inclusive (the “Promotion Period”).
3. Cardholders must present and settle with the Eligible Credit Card(s) at selected brands and outlets of L’OREAL Shopping Privileges in Hong Kong to enjoy the privileges, include: LANCOME、BIOTHERM、ATELIER COLOGNE、GIORGIO ARMANI、YVES SAINT LAURENT、SHU UEMURA、URBAN DECAY、L’OREAL PARIS、MAYBELLINE、SKINCEUTICAL、NYX PROFESSIONAL MAKEUP、VICHY、LA ROCHE-POSAY (the “Participating Brands”)
4. During the Promotion Period, Cardholders who spend HK\$800 or more in a single transaction with an Eligible Credit Card at selected outlets of Participating Brands in Hong Kong are eligible to receive 5% credit rebate out of the transaction. When the amount of credit rebate is calculated, each principal card account and its related supplementary card accounts will be treated as one single eligible account. One single eligible account can only accrue a maximum of HK\$200 credit rebate during the entire Promotion Period. Credit rebate earned through the Promotion will be credited to the principal card account on or before 28 February 2019.
5. Transactions eligible for the 5% credit rebate are determined by transaction dates recorded by the Bank. The Eligible Card accounts must remain valid and in good standing during the Promotion Period and at the time when credit rebate is credited. Fraudulent or abuse transactions, false transaction, other unauthorized transactions, cancelled/refunded/un-posted transactions are ineligible for the Promotion. Credit rebate can be used for future credit card purchases only. The Bank will compare Cardholders’ credit card transaction records with its own computer records to confirm Cardholders’ eligibility under the Promotion. Cardholders are required to keep the relevant original sales receipt(s) and credit card sales slip(s) for inspection upon request by the Bank. In the event of disputes, Cardholders are 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 the event of discrepancy between the Bank’s computer record(s) and the record(s) on the credit card sales slip(s), the Bank’s computer record(s) shall prevail.
6. Clauses 4 and 5 above is only applicable to credit cards issued in Hong Kong by Bank of Communications (Hong Kong) Limited. Cardholders of credit cards issued in China by the Bank of Communications Co., Ltd. are entitled to receive



5% credit rebate when they spend a minimum of RMB800 or the equivalent amount of Hong Kong dollar in a single transaction at selected outlets of Participating Brands in Hong Kong, the monthly quota for 5% credit rebate within the Promotion Period is limited to 400 for September, 2,400 for October and 2,400 for November. For the Terms and Conditions of “5% Credit rebate and Abroad Offers”, please refer to <http://creditcard.bankcomm.com>.

7. “Eligible Transactions” refer to retail purchases made with the Eligible Credit Card(s) at selected LONGINES outlets during the Promotion Period. The following transactions are excluded: Cash advance and ensuing administrative and handling fees, instalment payments, online retail purchases, digital wallet transactions, including but not limited to WeChat Pay, PayMe, Samsung Pay, Apple Pay, Google Pay and Alipay, split sales transactions, any canceled, refunded, forged or unposted transactions, or any other transactions that may be specified by the Bank, L’OREAL and Participating Brands from time to time.
8. Eligible transactions must be posted before credit rebate is credited by the Bank. Any transaction recorded thereafter (including but not limited to disputed transactions, returned transactions or transactions with delayed posting by merchants) is not applicable to the Promotion.
9. Unless otherwise specified, the privileges cannot be exchanged for cash, other products or discounts and are not transferable. The privileges cannot be used in conjunction with any other offers..
10. The Bank, L’OREAL and Participating Brands reserve the rights to amend any terms and conditions, change or terminate the privileges without prior notice. The Bank, L’OREAL and Participating Brands accept no liability for any changes or termination of the privileges.
11. Cardholders understand and agree that all photos, the value of products/gifts/services, details, availability and descriptions are provided by Participating Brands and are for reference only. The Bank accepts no responsibility for the above. All liabilities in relation to such products and/or services (including but not limited to the quality and supply) are solely borne by Participating Brands.
12. No person other than the Cardholders, and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or benefit from any provisions under these Terms and Conditions.
13. In the event of any dispute, the Bank, L’OREAL and Participating Brands reserve



the right to make final decisions.

14. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.

### **Terms and Conditions of “Participating Brands Offers”**

1. Unless otherwise specified by the Participating Brands, the Participating Brands Offers (“Offers”) valid from 26 September 2018 to 30 November 2018 (both days inclusive).
2. Offers are only applicable at selected outlets of Participating Brands in Hong Kong.
3. Cardholders must present and settle with an Eligible Credit Card before making purchases, making reservations and payments to qualify for the Offers.
4. Offers cannot be exchanged for cash, other products or discounts and are not transferable.
5. Unless otherwise specified, the offers cannot be used in conjunction with any other offers or discounts, include: membership offer, sale, vouchers and fixed-price items.
6. Offers are subjected to the terms and conditions by the respective Participating Brands. Please enquire the Participating Brands for details.
7. Discounts and gifts are in limited quantity and are only available while supplies last.
8. Cardholders understand and agree that all photos, the value of products/gifts/services, details, availability and descriptions are provided by Participating Brands and are for reference only. The Bank accepts no responsibility for the above. All liabilities in relation to such products and/or services (including but not limited to the quality and supply) are solely borne by Participating Brands.
9. The Bank have no responsibilities or obligations to any disputes should the Participating Brands refuse to provide the Offers.

### **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 Co., Ltd. (Incorporated in the People’s Republic of China)