



Shilla Duty Free Shopping Privileges Terms and Conditions:

1. Shilla Duty Free 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 January 2020 to 31 December 2020, both days inclusive (“Promotional Period”).
3. In order to enjoy the privilege, Cardholders must present and conduct transactions with the Eligible Credit Card at Shilla Duty Free (the “Merchant”)’s designated stores, includes Seoul Store and Jeju Store (the “Town Stores”) and Incheon Airport Store (the “Airport Store”).
4. During the Promotional Period, Cardholder of the credit card issued by the Bank of Communications (Hong Kong) Limited is entitled to 5% credit rebate upon a single net transaction of HK\$1,500 or above or equivalent amount in other currencies conducted with the Eligible Credit Card at the Merchant’s designated Shops. 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 HK\$200 credit rebate per phase during the Promotional Period. The credit rebate will be credited to principal card account accordingly:

Phase	Transaction Date	Reward Date
Phase 1	From 1 January to 31 March 2020 (both dates inclusive)	On or before 30 June 2020
Phase 2	From 1 April to 30 June 2020 (both dates inclusive)	On or before 30 September 2020
Phase 3	From 1 July to 30 September 2020 (both dates inclusive)	On or before 31 December 2020
Phase 4	From 1 October to 31 December 2020 (both dates inclusive)	On or before 31 March 2021

The Bank reserves the right to change the date of issuance of the spending rebate at any time without further notice. All Spending Rebate will be calculated in the nearest single digit (calculated by rounding, less than HK\$1 will not be awarded).



If a cardholder has more than 1 Eligible Credit Card (based on the Credit Card number), each Eligible Credit Card is eligible to join the program.

5. Whether a transaction is eligible for the 5% credit rebate will be determined according to the transaction date records of Bank of Communications (Hong Kong) Limited. The credit card account must be valid, non-delinquent and in good financial standing when the credit rebate is credited into it. Any fraud or abuse, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to the Promotion. Credit rebate awarded can only be used for the future credit card retail spending purpose. Bank of Communications (Hong Kong) Limited will verify the credit card transaction records via computer system to confirm Cardholders' eligibility for the Promotion. Cardholders are required to keep the relevant original sales receipt(s) and credit card sales slip(s) for verification upon request by Bank of Communications (Hong Kong) Limited. In case of disputes, Cardholders are required to submit the relevant original sale receipt(s) and credit card sales slip(s) for further investigation by Bank of Communications (Hong Kong) Limited. All relevant documents submitted to Bank of Communications (Hong Kong) Limited will not be returned. All transactions are determined according to the transaction data record of Bank of Communications (Hong Kong) Limited. In case of discrepancy between Bank of Communications (Hong Kong) Limited's computer record and details recorded on the credit card sales slip(s), Bank of Communications (Hong Kong) Limited's computer record shall prevail.
6. Clauses 4 and 5 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 transaction of RMB800 or above or equivalent amount in other currencies conducted with the Eligible Credit Card at The Merchant and by registered the promotion through the official APP of Bank of Communications Credit Card. The credit rebate is up to maximum amount of RMB200 per month. The maximum quota for credit rebate for China cardholders is 700 quotas per month on a first-come-first-serve basis while the quota finished.
7. Offer 2, 3 and 4 are only applicable to overseas self-guided travel Cardholders. Self-guided travel refers to Cardholders who are not bisit by a tour group or with a tour guide and do not have any group numbers while shopping at the Merchant.
8. During the Promotional Period, Cardholders can receive a set of Discount Coupon ("Discount Coupon") at the Merchant's designated stores by presenting the Eligible Credit Card, the value of the Discount Coupon available at each



designated store and the spending requirement of the Discount Coupon is as shown below:

Seoul Store or Jeju Store	
Discount Coupon	Spending Requirement
KRW30,000 Discount Coupon	A single purchase of above USD200 with Bank of Communications Credit Card
KRW60,000 Discount Coupon	A single purchase of above USD400 with Bank of Communications Credit Card
Incheon Airport Store	
Discount Coupon	Spending Requirement
KRW10,000 Discount Coupon	A single purchase of above USD100 with Bank of Communications Credit Card
KRW20,000 Discount Coupon	A single purchase of above USD200 with Bank of Communications Credit Card

9. The Discount Coupon is limited available on a first-come-first-serve basis while stock lasts.
10. The use of Discount Coupon is bounded by related Terms and Conditions, please refer to the overleaf of the Discount Coupon for details.
11. The offers cannot be exchanged for cash, other products or discounts and are not transferable (unless specified). The offers cannot be used in conjunction with other promotions or privileges.
12. “Eligible transactions” refer to the retail purchases made with designated Eligible Credit Card at The Merchant during the Promotional Period, but exclude the following transactions: local/overseas cash advance and related administrative and handling fee, top up amount of Octopus automatic add value service, electronic wallet transactions including but not limited to UnionPay APP, WeChat Pay, PayMe and Alipay, monthly payment for Cash Instalment Plan, monthly payment for Purchase Instalment Plan and monthly payment for Merchant Instalment Plan.
13. If the Cardholders have cancelled any related transactions which had been included in calculating for the Promotion after promotional period, the Bank reserves the right to debit the amount equivalent to the value of the reward from the eligible Credit Card Account without prior notices.
14. 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 and shall be regarded as non-eligible spending transaction.
15. The Bank and the Merchant have the rights to amend any terms and conditions,



- change or terminate the offers without prior notice. The Bank and the Merchant have no liability for any changes or termination of the offers.
16. All promotional offers cannot be transferred or exchanged for cash or other products or offers.
 17. Cardholder understands and accepts that all photographs, details, availability and description of all products, gifts or services are not provided by the Bank and are for reference only. The Bank accepts no responsibility whatsoever. All liabilities for any matters relating to the products, gifts or services (including but without limitation their quality and supply) are solely borne by the merchant.
 18. In case of disputes, the Bank and the Merchant reserve the rights for final decision.
 19. 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 to enjoy the benefit of any term under these terms and conditions.
 20. 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 Co., Ltd. (Incorporated in the People's Republic of China with limited liability)