

Terms and Conditions for "Health Check-up Plans and Sportswear Offers":

1. The Offers for Health Check-up Plans are valid from 15 Jul 2024 to 30 Sep 2024 (both dates inclusive) ("Promotion Period") (unless otherwise specified).
2. The Offers for Sportswear are valid from 1 Jul 2024 to 30 Jun 2025 (both dates inclusive) ("Promotion Period") (unless otherwise specified).
3. Unless otherwise specified, Offers only apply to customers holding Principal Card or Supplementary Card of the credit card or Co-brand Card ("Eligible Card") issued by the Bank ("Eligible Cardholders"). UnionPay Dual Currency Credit Card, Cash Card, Corporate Card, Purchasing Card, Business Card, Gift Card, Private Label Card, "Smart Choice" Balance Transfer Program Account and Cash Conversion Plan Account are not eligible.
4. The Eligible Cardholder must settle full payment with Eligible Card to enjoy the Offers. Payment made via eWallet are not eligible, including but not limited to Apple Pay, Google Pay, Samsung Pay, Alipay HK, WeChat Pay HK, PayPal or PayMe.
5. The Eligible Cardholder must also be a member of Participating Merchants (if applicable). To register as a member, please refer to the Participating Merchants for details. The personal data of Eligible Cardholders may be collected by Participating Merchants and the use of such personal data shall be subject to the Personal Information Collection Statement issued by Participating Merchants. For details, please refer to the website of the Participating Merchants or contact the Participating Merchants.
6. Unless otherwise specified, the Offers are available at the designated outlet and / or designated website of the Participating Merchants. Eligible Cardholder must enter a designated promo code when making payment via Participating Merchants' website to enjoy the Offers. The Bank and the Participating Merchants shall not be liable if the Eligible Cardholder fails to enter the designated promo code and unable to enjoy the Offers.
7. The Offers cannot be exchanged for cash, bonus points, other products, services or discounts. The Offers are not refundable and transferable and cannot be used in conjunction with other promotional offers, discounts, discount cards, VIP cards, cash vouchers and gift vouchers (unless otherwise specified) (if applicable).
8. The Offers shall be terminated immediately in the event that the Participating Merchants cease business.
9. Quotas apply on a first-come-first-served basis, while quotas last.
10. All photos, product prices and product information that relate to the Offers are provided by the Participating Merchants and are for reference purposes only. The Offers are subject to the relevant Terms and Conditions issued by the Participating Merchants. For details, please contact the Participating Merchants.
11. The Bank is not the supplier of products / services offered to the Eligible Cardholders by the Participating Merchants and shall not be responsible for any matters in relation to the quality and availability of such products / services. The Bank makes no representation or guarantee in respect

of such products / services. Any enquiries, comments or complaints about products / services should be directed to the Participating Merchants.

12. The Offers are subject to availability. The price and Offers terms may be changed from time to time. The Bank and Participating Merchants reserve the right to amend these Terms and Conditions or cancel or amend the Offers at any time without prior notice. For details, please contact the Participating Merchants. Should any disputes arise, the decision of the Bank and the Participating Merchants shall be final.
13. These Terms and Conditions shall form part of the applicable agreements governing the use of Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and such agreements, these Terms and Conditions shall prevail.
14. In case of any fraud / abuse / reversal or cancellation of transactions in respect of which the Offers are awarded, the Bank reserves the right to debit the equivalent amount of the Offers from the Eligible Cardholder's account(s) without prior notice.
15. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

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

The services / products mentioned herein are not targeted at customers in the EU.