

Terms and Conditions
for Rebate Promotion

1. The following terms and conditions ("**these Supplemental Terms**") are supplemental to the terms and conditions for statement installment plan ("**Main T&C**") and shall form part of the Main T&C. In the event of inconsistency between the Main T&C and these Supplemental Terms, these Supplemental Terms shall prevail to the extent of any such inconsistency. Capitalized terms used herein shall have the meanings ascribed to them in the Main T&C.
2. The promotional offer is only applicable to persons who successfully apply for the Plan.
3. Subject to paragraph 4 below, rebate in respect of the Full Period Handling Fees will be payable to eligible customers. The amount of rebate shall be calculated at such rate as the Company may from time to time determine and communicate to the customer. The rebate will be credited to the Card account before or at the same time when the second installment is debited to the Card account. No rebate will be payable if the Card account is cancelled for whatever reason or there is any delinquency record in the Card account prior to that date.
4. The Company has sole discretion to determine any matters in relation to the promotional offer which shall be final and binding on the customers.
5. In case of discrepancy between the English and Chinese versions of these Supplemental Terms, the English version shall prevail.