

# Bank of Communications FWD CUP Dual Currency Credit Card



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### Multiple Protective Benefits

Permanent Annual Fee Waiver

Bank of Communications FWD CUP Dual Currency Credit Card is dedicated to fuel up your life and health with positive energy plus comprehensive card benefits, let you devoted to every precious moment in your life.

New customers who successfully apply for the Card can enjoy any of the following welcome gifts:

Reward

#### Comprehensive Protection

**HK\$500**

Premium Coupon

- The coupon will be issued upon card activation and let you save HK\$500 instantly when you settle the new basic plans of FWD
- If you have settled the plan already, it still can be used as rebate
- The coupon can be used to settle the initial premium payment for new basic plans of FWD
- Accumulate your spending after redeemed the coupon, premium payment can also be counted as spending requirement
- The coupon can be transferred to others as a gift

Note: The coupon is not applicable to premium payment for any investment-linked assurance scheme, riders and renewal premium. The rebate is only applicable to the new plan with effective from 1 January 2015. If you settle the plan before receiving the premium coupon and your effective date of the plan is after 1 January 2015, you can pass the premium coupon to your FWD financial advisor for rebate purpose.

Reward

#### A Pleasant Trip

**HK\$500**

TravelCare Coupon

- The coupon can be used to redeem any TravelCare plan of HK\$500 or below, or redeem any TravelCare plan above HK\$500 by settle the remaining premium payable by cash
- The coupon can be transferred to others as a gift
- Applicable to any combination of travel companion and worldwide destinations

e.g.: Worldwide destinations

| No. of persons | 1 person | 2 persons | Family |
|----------------|----------|-----------|--------|
| No. of day     | 32 days  | 12 days   | 8 days |

Note: The no. of day is calculated with reference to premium table of FWD as of 30 June 2014, for the most updated premium table please refer to FWD website.

Or

Reward

#### Peace of Mind

**Easy HomeCare**

1 Year Plan

(Valued at: HK\$420)

- Protects household contents inside the home, such as furniture, electrical appliances etc., against loss or damage arising from fire, flood, bursting pipes, typhoon, theft and other accidents
- Applicable to Home for Net Floor Area up to 1,000 square feet
- Home Contents cover up to a limit as high as HK\$500,000
- Free Legal Liability Insurance up to HK\$5,000,000 to cover you including your Personal Liability anywhere in the world
- The offer can be transferred to others as a gift

Reward

#### Spend as you wish

**HK\$300**

Credit Card Cash Rebate

- Deduct your spending or premium payment

Apply now, fill your fabulous life with unlimited benefits!

## Bank of Communications FWD CUP Dual Currency Credit Card Exclusive Benefits, fuel up your life with positive energy!



### Earn Bonus Point for premium payment

Comprehensively satisfy your various protection needs, enable you to earn Bonus Point and ease your mind!

#### 1. Earn Bonus Point for FWD premium payment

- Settle your FWD insurance premium with Bank of Communications FWD Credit Card, earn **1 Bonus Point for every HK\$1 payment**
- Settle your FWD insurance premium with DDA service also enable you to earn Bonus Point

• **25,000** Bonus Point = **HK\$100 Cash Rebate**

- Enjoy up to 55 days interest-free repayment period

Note: FWD Life Insurance Company (Bermuda) Limited insurance premium paid via our Internet Banking Bill Payment service by Bank of Communications FWD CUP Dual Currency Card can earn bonus point. Maximum 200,000 bonus points can be earned by FWD Life Insurance Company (Bermuda) Limited insurance premium payment made by Bank of Communications FWD CUP Dual Currency Card for each Principal Card Account every year (1 January to 31 December).



### Multiple insurance benefits

#### 1. 25% off on designated FWD insurance plan

- AccidentCare Plus • TravelCare • HelperCare • GolferCare

Note: Please contact FWD customer service at 3123 3123 for application details.

#### 2. FWD Premium Instalment Plan

- Enjoy discount offered to FWD yearly payment mode
- Earn Bonus Point for the premium payment
- Premium payment is divided to 12-mth, repay your bill at ease
- Monthly handling fee is low as 0.3% (APR 6.78%)

| e.g.: 12-mth repayment period | Premium Instalment amount | Monthly handling fee | Monthly repayment amount |
|-------------------------------|---------------------------|----------------------|--------------------------|
|                               | HK\$6,000                 | HK\$18               | HK\$518                  |

Note: The application form is attached in the welcome pack and available at our website for downloading. For details of terms and conditions, please refer to the application form.



### Multiply your health

Earn 2X Bonus Points for medical expenditures. To safeguard your health, various body check offers are available for you and your family.

#### 1. 2X Bonus Points for medical expenditures

- Spend with your Card at local hospital / clinic / body check medical centres to earn **2X** Bonus Points
- No registration required, no spending requirement

Note: 2X Bonus Points for Medical Expenditure Promotion Period is valid till 31 December 2017. The Rewards from the spending will be credited into the Principal Card Account in the next working day. Maximum 200,000 bonus points can be earned by spending at local hospital / clinic / body check medical centres for each Principal Card Account every year (1 January to 31 December).

#### 2. Selected medical offers



- Enjoy up to **50% off** on selected MediFast body check items / vaccination
- Enjoy up to **40% off** on add-on items upon participated in above selected items

Note: Please contact MediFast customer service at 2272 8222 for details.



### Travel Pleasure (Applicable to Diamond Card only)



### Handling fee exemption for Union Pay Card

Handling fee is waived for any transaction made in China and abroad.



### Airport Transfer Limousine Service

Enjoy Airport Transfer Limousine Service once at HK\$250 for every HK\$2,000 spending with the card.

- Between Hong Kong International Airport and cities
- Between Shanghai Hongqiao or Pudong Airport and Shanghai cities
- Between Beijing Capital International Airport and Beijing cities
- Between Hong Kong and Shenzhen Airport



### Earn Asia Miles with Bonus Points, and travel with your beloved one

| Asia Miles redemption:     | ASIA MILES               |                 |
|----------------------------|--------------------------|-----------------|
| Spend <b>HKD 12</b><br>CNY | = <b>12</b> Bonus Points | = <b>1</b> mile |



### Complimentary access to Airport Premium Lounges

- Complimentary access to Plaza Premium Lounge (Hong Kong and Macau International Airport) 3 times\*. No spending is required.

\*Remarks: Starting from 1 March 2017, cardholder is required to reserve the service through UnionPay International reserving website. For details, please refer to UnionPay International's website.

### Access Point Links Airport VIP Services

- Personalized assistance with all airport formalities, express VIP channels at immigration, security and customs
- Baggage check-in & reclamation assistance
- Free use of exquisite VIP lounge
- Private transportation between terminal & aircraft
- Use of exclusive parking space

- Spend with the Card at HK\$150,000 or above (between 1 January and 31 December) every year to enjoy free access to Point Links airport VIP services in the coming year

- Please refer to related promotion leaflet or bank website for details



### HK\$1 Magazine Redemption at Airport Outlets



Buy any magazine or newspaper (up to HK\$15 value) in Chung Hwa Book Co. branches at Hong Kong International Airport for just **HK\$1**.



### Banking Service Privileges

- Waiver of handling charges for the purchase of Gift Vouchers and Monthly Service Fee for Savings Account
- 10% off on first year annual fee of Safe Deposit Box and basic Remittance Service Charges

Please refer to related promotional leaflet or our website [www.bankcomm.com.hk](http://www.bankcomm.com.hk) for offer details and terms and conditions.

The Bank reserves the right to vary the terms and conditions, to change or terminate these promotional offers and / or service (and / or relevant terms and conditions) at any time without prior notice. In case of any disputes, the Bank's decisions shall be final and conclusive

**Diamond Card Hotline : (852) 22 699 888**