

Terms & Conditions of CMB Wing Lung Luxe Visa Infinite Annual Fee Waiver Program

1. Luxe principal cardholders who fulfill the HK\$30,000 spending requirement within 12 statement months prior to annual fee waiver expiry month will be entitled to the annual fee waiver of the following year.
2. Only retail purchase and autopay will be regarded as eligible spending.\n
The following transactions will not be regarded as eligible spending for this annual fee waiver program: Octopus AAVS, cash advance, credit to cash, balance transfer, flexible instalment, travel instalment, interest free tuition loan, online bill payment, gambling chips, securities transactions, foreign exchange, traveller's cheque, finance charges, handling fees, annual fee payment, account service fees, late payment charges, reversal transaction, personalized octopus application fee, cancellation or reimbursement of transaction and any unauthorized transactions. Related supplementary card spending will not be counted towards principal card eligible spending.
3. Example of the 12 statement months for eligible spending: If cardholder's annual fee waiver expires in December 2020, then the 12 statement months for eligible spending will be from December 2019 to November 2020.
4. If Luxe principal cardholder does not fulfill the annual fee waiver spending requirements, no additional year annual fee waiver will be offered. If Luxe principal cardholder wishes to maintain Luxe, principal cardholder will be required to pay the principal card annual fee of HK\$6,000. Principal card annual fee will be debited within 2 months after annual fee waiver expiry month from Luxe principal cardholder's account. Annual fee is not applicable to Luxe supplementary card.
5. The Bank has the right to amend, change or cancel the above offers or terms at any time without further notice. In case of any dispute, the Bank reserves the right of final decision.

招商永隆 Luxe Visa Infinite 年費豁免計劃條款及細則

1. 凡於年費豁免優惠期完結前 12 個結單月內完成該年度之年費豁免計劃下的港幣 30,000 元簽賬要求之 Luxe 主卡持卡人，可獲享其後一年之年費豁免優惠。
2. 合資格簽賬只限零售簽賬及自動轉賬。
以下類別之簽賬不適用於年費豁免計劃：八達通自動增值、現金透支、靈活套現、結餘轉賬、無限制分期、旅遊分期、學費免息分期、網上繳費、籌碼兌換、證券買賣、外幣兌換、購買旅行支票、財務費用、手續費用、信用卡年費、賬戶服務費用、逾期罰款、更正款項之賬項、個人八達通申請手續費、未誌賬／取消／退款的交易及一切未經授權的簽賬均不計算在內。
有關附屬卡之簽賬不會合計於主卡之總簽賬金額。
3. 有關計算合資格簽賬之 12 個結單月例子：如持卡人之年費豁免優惠於 2020 年 12 月屆滿，計算合資格簽賬之 12 個結單月為 2019 年 12 月至 2020 年 11 月。
4. 如 Luxe 主卡持卡人未能符合年費豁免計劃之簽賬要求則不會獲享其後一年之年費豁免優惠。如主卡持卡人欲保留 Luxe，主卡持卡人需繳付港幣 6,000 元之主卡年費。主卡年費將於年費豁免優惠期完結後兩個月內在 Luxe 主卡之信用卡賬戶扣除。而 Luxe 附屬卡則不設年費。
5. 本行有權隨時修訂、更改或取消以上優惠內容或條款而無須另行通知。如有任何爭議，本行保留最終決定權。