

Year(s) of Cardholding	Required Gift Points for redeeming HK\$100 Gift eVouchers	Required Gift Points for redeeming HK\$50 Gift eVouchers
Held for 10 years or below	25,000 Gift Points	12,500 Gift Points
Held for 11 years or above	20,000 Gift Points (20% off)	10,000 Gift Points (20% off)

Remark: This offer is applicable to Credit Card customers with designated Years of Cardholding.