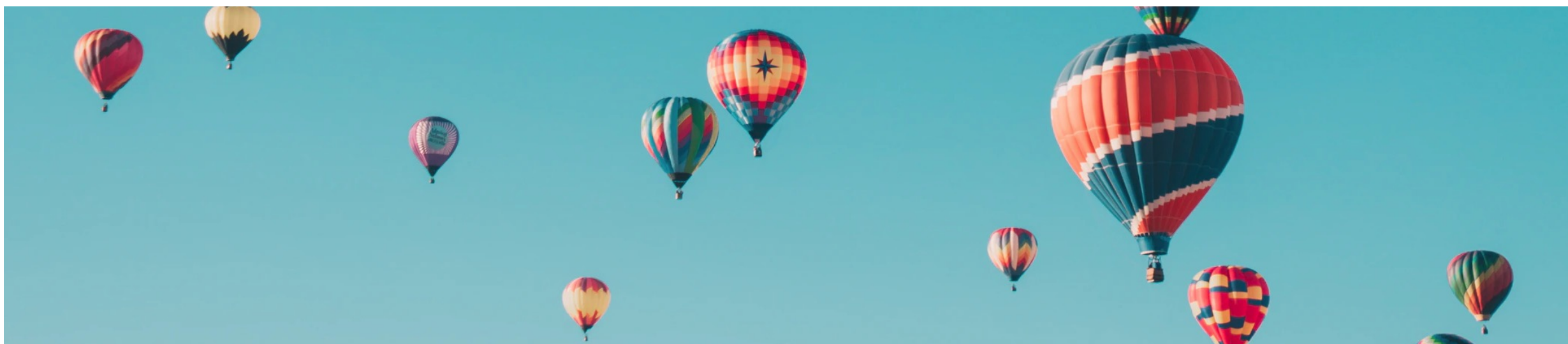


# Mastercard Offers and Benefits



More than just a travel or rewards card, UTGL Mastercard® offers curated offers and benefits that can help you experience life's most memorable moments. Anytime, anywhere in the world.

## 1. Mastercard E-commerce Cashback Mall

All eligible UTGL World and World Elite Mastercard cardholders in Hong Kong can get up to 55 percent cashback by registering online and shopping at the newly launched Mastercard E-Commerce Cashback Mall in Hong Kong.

Registered Mastercard cardholders can enjoy their shopping spree in over 150 merchants ranging from beauty, fashion and electronics to lifestyle, food and beverage, travel and many others, including Apple Music, ASOS, DJI, Farfetch, Harvey Nichols, iHerb, JSHOPPERS.com, Kieh'l's, NET-A-PORTER, Taobao International, YOOX and ZALORA etc.

### Steps to Get Cashback

- 1

Cardholder visit the delicated program landing page and complete the one-time registration.
- 2

Cardholder choose the offers and purchase on those participated e-commerce merchants by fulfilling the spending requirement according to the offer's T&C.
- 3

Rebate will be sent afterward back to your card account.

### Key Merchants Offer Highlights

### Mastercard E-commerce Cashback Mall – Hong Kong & Macau

#### Key Merchants Offer Highlights (Q3 2021)

Beauty /Fashion	Electronics	Other Shopping	Travel
<div><div>ASOS</div><div>3.5% Cashback</div></div> <div><div>周生生</div><div>Up to 8.5% Cashback</div></div> <div><div>COTTON+ON</div><div>5% Cashback</div></div> <div><div>dresslily</div><div>Up to 12% Cashback</div></div> <div><div>HBX</div><div>Up to 4% Cashback</div></div> <div><div>Champion</div><div>3% Cashback</div></div> <div><div>SWAROVSKI</div><div>4% Cashback</div></div> <div><div>GOODS OF DESIRE</div><div>7% Cashback</div></div> <div><div>YOOX</div><div>4.2% Cashback</div></div> <div><div>LOOKFANTASTIC</div><div>Up to 7% Cashback</div></div> <div><div>ADOR</div><div>18% Cashback</div></div> <div><div>YESSTYLE</div><div>Up to 6% Cashback</div></div> <div><div>.....and more</div></div>	<div><div>Apple</div><div>1% Cashback*</div></div> <div><div>McAfee</div><div>8.4% Cashback</div></div> <div><div>Norton</div><div>30% Cashback</div></div> <div><div>Slick Case</div><div>8% Cashback</div></div> <div><div>Lenovo</div><div>3.5% Cashback*</div></div> <div><div>ONEPLUS</div><div>1.4% Cashback</div></div> <div><div>Gearbest</div><div>Up to 5% Cashback</div></div> <div><div>Govee</div><div>Up to 7% Cashback</div></div> <div><div>cdkeys</div><div>Up to 5% Cashback</div></div> <div><div>.....and more</div></div>	<div><div>Apple Music</div><div>55% Cashback</div></div> <div><div>MinilnTheBox.com</div><div>10% Cashback</div></div> <div><div>HARVEY NICHOLS</div><div>Up to 4% Cashback</div></div> <div><div>iHerb</div><div>3.5% Cashback</div></div> <div><div>IWOOT</div><div>Up to 5.5% Cashback</div></div> <div><div>macy's</div><div>2% Cashback</div></div> <div><div>FOREO</div><div>10.5% Cashback</div></div> <div><div>StubHub</div><div>Up to 5% Cashback</div></div> <div><div>AliExpress</div><div>2.9% Cashback</div></div> <div><div>MYVITAMINS</div><div>Up to 8.4% Cashback</div></div> <div><div>.....and more</div></div>	<div><div>KLOOK</div><div>Up to 5% Cashback</div></div> <div><div>agoda</div><div>Up to 6% Cashback</div></div> <div><div>Hotels.com</div><div>Up to 6% Cashback</div></div> <div><div>Rentalcars.com</div><div>2% Cashback</div></div> <div><div>Trip.com</div><div>Up to 4% Cashback</div></div> <div><div>HotelsCombined</div><div>3% Cashback</div></div> <div><div>MARRIOTT</div><div>3% Cashback</div></div> <div><div>租租車</div><div>3.5% Cashback</div></div> <div><div>IHG</div><div>2% Cashback</div></div> <div><div>QATAR</div><div>2% Cashback</div></div> <div><div>.....and more</div></div>

\* Not available for Macau issuers

Merchants and commission subject to change

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Find out more:  
<https://mcecom.xunliandata.com/mci-ecomm-web-hk/index.html>

## 2. Mastercard Travel Rewards Programme

Explore the World and Save. No coupons. Just cashback.

Pay with your enrolled Mastercard\* to enjoy automatic cashback offers online and in-store from participating merchants.

Enjoy a rewarding global shopping experience in over 200+ merchants via the Mastercard Traveler Reward program

Learn more:  
<https://mtr.mastercardservices.com/en>

### Key Offline Offer Highlights

### Mastercard Travel Rewards (MTR) – Hong Kong & Macau

#### Key MTR Offline Merchants Offer Highlights (Q3 2021 )

Shopping	Travel	Entertainment	Culinary
<div><div>BICESTER VILLAGE</div><div>GBP40 cashback on GBP800 or more (UK: Offline)</div></div> <div><div>BIC CAMERA</div><div>JPY1750 cashback on JPY35,000 or more (Japan: Offline)</div></div> <div><div>PARCO</div><div>JPY3,000 cashback on JPY30,000 or more (Japan: Offline)</div></div> <div><div>centralwOrld</div><div>15% cashback on THB 1,500 or more (Thailand: Offline)</div></div> <div><div>Takashimaya</div><div>SGD 15 cashback on SGD 400 (Singapore: Offline)</div></div> <div><div>MYER</div><div>AUD10 cashback on AUD300 or more (Australia: Online/Offline)</div></div> <div><div>DAVID JONES</div><div>AUD10 cashback on AUD350 or more (Australia: Offline)</div></div> <div><div>.....and more</div></div>	<div><div>DiDi</div><div>5% cashback (China: Online)</div></div> <div><div>ACTIVITY JAPAN</div><div>Activity Japan 5% cashback (Japan: Online)</div></div> <div><div>K-VAN</div><div>K-VAN Limo(Korea) 10% cashback (Korea: Online)</div></div> <div><div>LNER</div><div>5% cashback on GBP100 or more (UK: Online)</div></div> <div><div>Hertz</div><div>6% cashback on EUR 300 (France: Online/ Offline)</div></div> <div><div>MANDARIN ORIENTAL BANGKOK</div><div>THB1,000 cashback on THB10,000 or more (Thailand: Online/ Offline)</div></div> <div><div>HYATT REGENCY KYOTO</div><div>JPY10,000 cashback on JPY150,000 or more (Japan: Online/Offline)</div></div> <div><div>Europcar</div><div>6% cashback on GBP300 or more (UK: Offline)</div></div> <div><div>.....and more</div></div>	<div><div>KidZania</div><div>20% cashback (Korea: Offline)</div></div> <div><div>Kenetic World SINGAPORE</div><div>SGD25 cashback on SGD500 or more (Singapore: Offline)</div></div> <div><div>LOTTE WORLD AQUARIUM</div><div>20% cashback on KRW100,000 or more (Korea: Offline)</div></div> <div><div>ATG</div><div>5% cash back (Korea: Offline/Online)</div></div> <div><div>URBAN ADVENTURES</div><div>10% cashback on USD50 or more (Australia: Online)</div></div> <div><div>consider</div><div>5% cashback on EUR100 or more (France: Online)</div></div> <div><div>LOTTE WORLD</div><div>20% cashback on KRW100,000 or more (Korea: Offline)</div></div> <div><div>.....and more</div></div>	<div><div>P.F. CHANG'S</div><div>10% cashback on KRW50,000 or more (Korea: Offline)</div></div> <div><div>EAT ITALY</div><div>EUR10 cashback on EUR100 or more (Italy: Offline)</div></div> <div><div>Leggieri ESPRESSO</div><div>10% cashback on KRW10,000 or more (Korea: Offline)</div></div> <div><div>Hard Rock GOLF</div><div>USD10 cashback on USD100 or more (USA: Offline)</div></div> <div><div>SUSHIART</div><div>10% cashback (UAE: Offline)</div></div> <div><div>ANGELINUS COFFEE</div><div>KRW2,000 cashback on KRW30,000 or more (Korea: Offline)</div></div> <div><div>Caffè Nero</div><div>10% cashback (UK: Offline)</div></div> <div><div>.....and more</div></div>

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### Key Online Offer Highlights

### Mastercard Travel Rewards (MTR) – Hong Kong & Macau

#### Key MTR Online Merchants Offers Highlights (Q3 2021 )

#### MTR Online Merchants

<div><div>CHEMIST WAREHOUSE</div><div>AUD10 cashback on min AUD100 spend (Online/Offline)</div></div> <div><div>DAVID JONES</div><div>AUD10 cashback on min AUD350 spend (Online)</div></div> <div><div>MYER</div><div>AUD10 cashback on min AUD300 spend (Online)</div></div> <div><div>GIGLIO.COM</div><div>EUR30 cashback on min EUR300 spend (Online)</div></div> <div><div>Saks Fifth Avenue</div><div>USD50 cashback on min USD500 spend (Online)</div></div> <div><div>24S.com</div><div>EUR50 cashback on min EUR500 spend (Online)</div></div> <div><div>JD.COM</div><div>CNY5 cashback on min CNY200 spend and extra CNY20 voucher for new user (Online)</div></div> <div><div>Gmarket</div><div>KRW10,000 cashback on min KRW100,000 spend (Online)</div></div> <div><div>macy's</div><div>HKD120 cashback on min HKD1,200 spend (Online)</div></div> <div><div>Velasca</div><div>10% cashback (Online)</div></div> <div><div>FAIRE</div><div>10% cashback on min SGD 150 spend (Online) *Exc. Macau</div></div> <div><div>LUISAVIAROMA.COM</div><div>EUR50 cashback on min EUR500 spend (Online)</div></div> <div><div>GILT</div><div>USD20 cashback on min USD200 spend (Online)</div></div> <div><div>YOOX</div><div>USD30 cashback on min USD300 spend (Online)</div></div> <div><div>PACSUN</div><div>HKD120 cashback on min HKD 1,200 spend (Online)</div></div> <div><div>ReLala</div><div>HKD120 cashback on min HKD1,200 spend (Online)</div></div> <div><div>Neiman Marcus</div><div>HKD250 cashback on min HKD2,500 spend (Online)</div></div> <div><div>美团</div><div>8% cashback (Online)</div></div> <div><div>TOCCO TOSCANO</div><div>10% cashback on min SGD 100 spend (Online)</div></div> <div><div>MALABABA</div><div>EUR 30 cashback on min EUR 350 spend (Online)</div></div> <div><div>FORZIERI</div><div>EUR 30 cashback on min EUR 300 spend (Online)</div></div>
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For redemption instruction, refer to the following sites for each benefit:  
<https://mtr.mastercardservices.com/>