

Terms and Conditions of CNCBI Credit Cards Extra Welcome Offers for H-COINS Members (the “Extra Welcome Offers Promotion”)

1. The promotion period is from 1 March 2025 to 30 April 2025 (both dates inclusive) (the **“Promotion Period”**).
2. To be eligible for the extra welcome offers (the **“Extra Welcome Offers”**), H-COINS members (the **“Eligible Applicants”**) are required to apply for an eligible credit card (as defined in clause 3 below) (the **“Eligible Credit Card”**) by submitting 1) an account opening form via China CITIC Bank International Limited (the **“Bank”**) mobile application inMotion with “25HCOINS” being inputted in the field of promotion code or, 2) a credit card application form via the Bank’s designated link of www.cncbinternational.com/personal/promotions/en/hcoins.html during the Promotion Period (the **“Eligible Application”**).
3. Eligible Credit Cards refer to the principal credit cards as follows:
 - CNCBI Jewel World Elite Mastercard® Card
 - China CITIC Bank International Hong Kong Airlines Mastercard® Card
 - CNCBI Jewel World Mastercard® Card
 - CNCBI DCH Living Mastercard® Card
 - CNCBI Motion Credit Card
 - CNCBI Motion Credit Card (*Virtual*)
 - CNCBI GBA Dual Currency Credit Card
4. The Extra Welcome Offers include:
 - i) Eligible Credit Card application submission offer
Eligible Applicant will be entitled to 20,000 H Coins (the **“Application Submission Offer”**) upon successful submission of the Eligible Application. Eligible Applicant is required to register for the Application Submission Offer at the Extra Welcome Offers Promotion booth located at designated Henderson Land shopping malls on the same day of Eligible Application submission by presenting the Eligible Application reference number and H-COINS account number. Each Eligible Application reference number and H-COINS account number can only be used to register for the Application Submission Offer once during the Promotion Period. Daily quota applies and registration is on a first come, first served basis while stock lasts.
 - ii) Eligible Credit Card application approval offer
Eligible Applicant whose Eligible Application is being approved by the Bank and the newly approved Eligible Credit Card is being activated on or before **31 May 2025** will be entitled to 40,000 H Coins (the **“Application Approval Offer”**). A unique URL link (the **“Gift Code”**) will be sent to the Eligible Applicant via email according to the e-mail address at the Bank’s record on or before 31 July 2025 for self-registration of the Application Approval Offer via App.
5. The Extra Welcome Offers cannot be transferred or exchanged for cash or any other items. Each Eligible Applicant can enjoy each of the Application Submission Offer and Application Approval Offer once only during the Promotion Period.
6. The Bank reserves the right to determine Eligible Applicants’ entitlement to the Extra Welcome Offers. The Eligible Credit Card account must remain valid and in good standing at the time when the Gift Code is sent. Otherwise the Bank reserves the right to forfeit the Application Approval Offer without any prior notice.
7. The Bank reserves the right to replace the Application Approval Offer with other gifts at similar value without any prior notice.

8. Except for the welcome offer of the Eligible Credit Card, the Extra Welcome Offers cannot be enjoyed in conjunction with any other application offers. The welcome offer is subject to terms and conditions, please visit the Bank's website for details.
9. The eligibility of the Extra Welcome Offers is subject to the Bank's (in its sole and absolute discretion) verification and confirmation.
10. Fraud and abuse will result in forfeiture of the Selected Customer's eligibility to the H Coins as well as cancellation of the Eligible Credit Card. The Bank further reserves the right to deduct the relevant amount of the H Coins directly from the Selected Customer's Eligible Credit Card account without prior notice.
11. The use of the Eligible Credit Card is subject to the relevant Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details, please refer to the Bank's website.
12. The use of H Coins and the H Coins registration procedure are subject to H-COINS membership terms and conditions and related privacy policy, please visit the official website of H-COINS for details.
13. The Bank is not the supplier of H Coins. The Bank shall not be liable for any matters arising or in connection with H Coins, its services, or information provided by H Coins Intelligence Limited (the "**Merchant**"). The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of H-COINS, services or information provided by the Merchant. For any enquiry, please contact the Merchant.
14. The Merchant may change any of the terms and conditions of H-COINS including regulations, policies, benefits, conditions of enrollment or membership tier, in whole or in part at any time with or without notice even though changes may affect the value of the H Coins already accumulated. Registering H Coins or redeeming rewards and offers will be deemed as acceptance of all relevant terms and conditions by members. The Merchant will not be liable for any loss or damages resulting from any changes to the structure and/or content of H-COINS, including amendments to these terms and conditions.
15. The Bank reserves the right to cancel the Extra Welcome Offers, or delete, replace, supplement or amend any of these Terms and Conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding on Eligible Customers.
16. Except as otherwise expressly stated in these Terms and Conditions, no one other than a party to these Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Terms and Conditions entitles any third party to enforce any term of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, the parties reserve the right to vary that term or any other term of these Terms and Conditions without the consent of that third party.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.
18. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.