

China CITIC Bank International to launch CNCBI JD Mastercard® Card

Discovering a world of JD shopping experiences with exclusive benefits

Limited-time welcome bonuses worth up to HK\$1,800 plus up to 10% cash rebates

(Hong Kong: 29 June 2026) China CITIC Bank International Limited ("CNCBI") partners with JD.com and Mastercard to launch a CNCBI JD Mastercard® Card – the only JD co-branded credit card in Hong Kong, bringing customers exclusive benefits from across JD's retail network with myriad bonuses up for grab.

Earlier today, the trio held a CNCBI JD Mastercard® Card launch ceremony officiated by Ms Wendy Yuen, Head of Personal & Business Banking Group, China CITIC Bank International Limited; Mr Qin Shuo, Vice President, JD Group; and Ms Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard.

As integration of the Chinese mainland and Hong Kong continues particularly in such aspects as economic development, infrastructure and transportation, as well as tourism consumption, the volume of cross-border travel, business interaction, and online shopping is set to rise. The number of high-value credit card transactions for digital products, smart home devices and household appliances by Hong Kong customers across the Chinese border also increased significantly in recent times. This reveals that Hong Kong customers nowadays spend smarter by seeking better value for their money. In view of this, China CITIC Bank International has focused its sight on ploughing its credit card business and as a result logged 30% year-on-year growth in credit card transactions in the Chinese mainland in the first quarter of this year alone. This growth momentum is expected to continue into the lower half of the year.

Ms Wendy Yuen, Head of Personal & Business Banking Group, China CITIC Bank International Limited, said: "China CITIC Bank International is actively developing its high-value retail banking business. This aligns seamlessly with JD's pace of expanding its retail footprint in Hong Kong and Macau. On the back of this and our long-term partnership with Mastercard, the 'CNCBI JD Mastercard® Card' is born for premium customers with purchasing power. It allows us to tap the cross-border and local retail finance markets. The 'CNCBI JD Mastercard® Card' connects various JD sales scenarios, providing customers an 'all-in-one' financial service experience with a wide array of exceptional offers."

A leader in the Chinese mainland's e-commerce and retail sector, JD recently opened its first physical "Hong Kong JD MALL" in Wan Chai, bringing a high-value shopping experience to Hong Kong customers. Mr Qin Shuo, Vice President, JD Group, said: "JD is continuously building its payment and customer acquisition capability for international business, while

actively seeking innovative breakthroughs. The collaboration with China CITIC Bank International is driven by our complementary professional strengths and shared aspiration to create benchmark products. We look forward to bringing fresh experiences to customers through the 'CNCBI JD Mastercard® Card', setting a new yardstick for fintech collaboration in the Greater Bay Area. This co-branded card features exclusive benefits such as 'monthly 5% discounts at JD Hong Kong & Macau and JD MALL. It is expected to help attract customers to spend across online channels such as 'JD Hong Kong & Macau' and offline channels like the 'JD MALL', ultimately driving sales growth across JD's retail ecosystem in Hong Kong."

"Building on the strategic partnership between Mastercard and JD.com, the launch of the 'CNCBI JD Mastercard® Card' in collaboration with CNCBI marks a key milestone in advancing payments innovation," said Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard. "As e-commerce and cross-border spending continue to grow, consumers' expectation of enhanced payment experiences and rewards will also increase. This new co-branded card responds to these evolving trends by connecting JD's diverse retail ecosystem with Mastercard's secure, fast and seamless global payment network to elevate the everyday spending experience for cardholders. We are grateful for CNCBI's and JD's ongoing trust and support, and look forward to deepening our collaboration for more innovative payment solutions to the market."

Exclusive JD benefits

The "CNCBI JD Mastercard® Card" offers credit card rebates and benefits across merchants including online shopping mall "JD App", physical retail store "Hong Kong JD MALL", "Kai Bo Food Supermarket", and logistics service "JD Express". It aims to deliver elevated shopping experiences to customers who pursue a modern, quality lifestyle as well as those who enjoy cross-border online shopping and those looking for digital products, home appliances and premium food items.

The "CNCBI JD Mastercard® Card" offers an array of welcome and exclusive benefits, including:

1. **Welcome offer:** New cardmembers¹ may enjoy up to HK\$900 cash rebate^{2,3}, while eligible customers may enjoy limited-time welcome rewards of up to HK\$1,800⁴.
2. **Card binding offer⁵:** Customers who bind their CNCBI JD Mastercard® Card to JD Pay will be rewarded with an instant RMB20 discount coupon on a single transaction of RMB100 or above on the "JD App". Customers will be rewarded with an instant RMB20 discount coupon for every RMB200 spent on the "JD App", a total discount of up to RMB200.

3. **Spending rewards:** Enjoy up to 10% cash rebate⁶ on eligible retail spending⁵ at "JD App", "Hong Kong JD MALL", and "Kai Bo Food Supermarket".
4. **JD merchant exclusive offers⁸:**
 - Customers who bind their CNCBI JD Mastercard[®] Card to JD Pay may receive one 5% discount coupon for "JD App" and one 5% discount coupon for "Hong Kong JD MALL" on the 18th of every month⁷.
 - Earn 1 JingDou for every RMB10 spent on the "JD App" with the CNCBI JD Mastercard[®] Card, up to 1,000 JingDou per month.
5. **JD merchant limited-time offers⁸:**

Hong Kong JD MALL	JD App	JD Express
<ul style="list-style-type: none"> • Free screen protector installation in-store 	<ul style="list-style-type: none"> • Selected items for RMB1 for new cardmembers 	<ul style="list-style-type: none"> • Bind card to JD Pay to get three 15% off coupons (up to HK\$30 discount each)
<ul style="list-style-type: none"> • Bind card for a free HK\$300 coupon bundle (limited-time offer) 		
<ul style="list-style-type: none"> • Free customised gift upon spending HK\$5,000 		

For more features and other exciting offers of the "CNCBI JD Mastercard[®] Card", please visit: https://www.cncbinternational.com/personal/promotions/jd_mastercard/en/index.html.

Terms and conditions apply.

To borrow or not to borrow? Borrow only if you can repay!

Notes:

1. New cardmembers refer to applicants who have not held any principal credit card issued by the Bank within the past 12 months counting from the approval month of the eligible credit card.
2. The promotional period is valid until 31 December 2026.
3. New cardmembers who accumulate eligible spending (as defined in Clause 5 below) of HK\$10,000 or above within 3 months from the approval date of the eligible credit card will enjoy a HK\$900 cash rebate.
4. New card members who apply and submit all required documents on or before 20 July 2026, and accumulate eligible spending of HK\$10,000 or above within 3 months from approval, will have their HK\$900 cash rebate doubled to HK\$1,800 for the eligible spending.
5. Eligible spending refers to posted retail transactions, online purchases, and mail/phone orders made at designated merchants under JD.com, including "JD App", "Hong Kong JD MALL", and "Kai Bo Food Supermarket". Eligible spending excludes

redemption fees, transactions made via WeChat Pay / WeChat Pay HK / Alipay / AlipayHK / PayMe, and monthly installments of merchant installment plans.

6. The up to 10% cash rebate consists of a 4% cash rebate on eligible spending at "JD App", "Hong Kong JD MALL", and "Kai Bo Food Supermarket" (capped at HK\$200 per month); and an additional 6% cash rebate on a single eligible spending transaction of HK\$5,000 or above at "JD App", "Hong Kong JD MALL", and "Kai Bo Food Supermarket" (capped at HK\$300 per month).
7. Upon binding the card to JD Pay, members can collect one 5% discount coupon for "JD App" and one 5% discount coupon for "Hong Kong JD MALL" on the 18th of every month. The discount for the "JD App" 5% coupon is capped at RMB500 per transaction, while the discount for the "Hong Kong JD MALL" 5% coupon is capped at HK\$250 per transaction.
8. The card dining offer, JD merchant exclusive offers, and JD merchant limited-time offers are provided by JD.com and are subject to relevant terms and conditions. Please refer to the respective merchants for details.

Photo



Ms Wendy Yuen, Head of Personal & Business Banking Group, China CITIC Bank International Limited (Middle); Mr Qin Shuo, Vice President, JD Group (Right) ; Ms Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard (Left), at the launch ceremony of the "CNCBI JD Mastercard® Card".



China CITIC Bank International joins forces with JD.com and Mastercard to launch an "CNCBI JD Mastercard® Card", connecting JD sales scenarios to provide customers with a "all-in-one" financial service experience with a wide array of exceptional offers. From left to right: Mr. Max Leung, Vice President, Account Management, Mastercard; Mr Peter Yim, Deputy Head of Personal & Business Banking Group and Head of General Banking Products, China CITIC Bank International Limited; Ms Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard; Ms Wendy Yuen, Head of Personal & Business Banking Group, China CITIC Bank International Limited; Mr Qin Shuo, Vice President, JD Group; Ms Renxu, General Manager, Credit Card Business Department, JD Technology, JD Group; Mr Peng Juntao, General Manager, Credit Card Cooperation Department, JD Technology, JD Group.

China CITIC Bank International Limited

China CITIC Bank International Limited (“CNCBI”), a major offshore platform of commercial banking business of the CITIC Group, is 75%-owned by CITIC International Financial Holdings Limited (“CIFH”), which in turn is a wholly-owned subsidiary of China CITIC Bank Corporation Limited (“CNCB”).

China CITIC Bank International’s footprint includes 21 branches, two business banking centres and one private banking centre in Hong Kong, as well as branches in the US, Singapore and Macau, China, while providing banking services on the Chinese Mainland through our wholly-owned subsidiaries.

Across a century, China CITIC Bank International has grown together with its employees, customers and partners since 1922 and will continue to move towards its vision of “Agile. Professional. Simple.” in adherence to the 4C (Culture, Customer, Collaboration, Cyberspace) core values while driving actively its missions to “create value for customers, seek happiness for employees, make profit for shareholders, perform responsibility for society”.

More information about China CITIC Bank International can be found on its website at www.cncbinternational.com.