

尊貴的客戶 / 信用卡申請人：

中信銀行(國際)信用卡超逾信用額服務安排

感謝您對中信銀行(國際) (「本行」) 信用卡的支持。由 2023 年 10 月 30 日起，本行信用卡 (包括主卡及附屬卡) 之超逾信用額服務 (「服務」)¹ 將會暫停，直至另行通知，本行持卡人及信用卡申請人無需作出任何安排。

有關安排生效後之信用卡交易將有機會由於交易金額超逾可用信用額而未能完成，包括但不限於定期扣賬交易，例如保險費及電訊服務月費等，本行將不會為相關損失負上任何責任。惟此項服務暫停後，持卡人仍可進行一些超逾信用額的特定交易，包括無需授權的交易，例如八達通自動增值交易或其他由萬事達卡 / Visa 卡 / 銀聯卡核准的交易。

如有查詢，請致電信用卡客戶服務熱線 (852) 2280 1288。

1. 「服務」指當信用卡簽賬超逾可用信貸限額時，本行會視乎持卡人服務安排意願及其他因素而衡量是否批核有關交易。

Dear Valued Customer / Credit Card Applicant

**Arrangements of over-the-credit limit facilities on
China CITIC Bank International credit cards**

Thank you for your support to China CITIC Bank International ("CNCBI") credit cards. Please be informed that the over-the-credit limit facilities service (the "Service")¹ on our principal and supplementary credit cards will be suspended from 30 October 2023 until further notice. No actions are required from our cardholders and credit card applicants.

Upon the effective date of the suspension of the Service, credit card transactions that are over the available credit limit, including but not limited to regular direct debit authorised transactions such as insurance premiums and telecommunication service fees, **may be declined**. CNCBI shall not be liable for any loss incurred as a result. Despite this, certain types of over-the-credit limit transactions may still go through following the suspension of the Service. These may include transactions for which authorisation is not required such as Octopus automatic add-value transactions as well as those approved by Mastercard/Visa/UnionPay.

For enquiries, please call our credit card customer service hotline at (852) 2280 1288.

1. The "Service" refers to the decision by CNCBI on whether to approve a transaction when a credit card spending exceeds the available credit limit taking into consideration the opt-in consent to the Service among other applicable factors.