Terms and Conditions for CNCBI Credit Card X JD APP Promotion Offer (“Offer”)

1. Unless otherwise indicated by China CITIC Bank International Limited (“CNCBI”), the promotion period is valid from 1 November 2026 to 31 December 2026 (both dates inclusive) (“Promotion Period”).
2. Unless otherwise specified, the Offer applies to principal and supplementary cardmembers (“Cardmembers”) holding JD Mastercard, Jewel World Elite Mastercard, Jewel World Mastercard, Motion Credit Card, Hong Kong Airlines Mastercard and DCH Living Mastercard issued by CNCBI (“Eligible Credit Card”).
3. During the Promotion Period, Cardmembers can enjoy HK$400 cash rebate (“Cash Rebate”) upon a single eligible transaction of HK$8,000 or above at JD App (“Merchant”). Each Cardmember is entitled to enjoy the Cash Rebate once (1) only during the Promotion Period.
4. Eligible Transaction refers to Cardmembers make net transaction amount of designated single transaction amount or above in Clause 3 above with Eligible Credit Card at the Merchant, and only applicable to the transaction description which includes “JD*JINGDONG” or “JD.com” or “jdpay” in payment record. For the avoidance of doubt, Eligible Transaction excludes any transactions made via WeChat Pay/WeChatPayHK/Alipay /AlipayHK/PayMe and the monthly repayment amount of merchant instalment plan.
5. The total amount of Cash Rebate during Promotion Period will be credited to the Eligible Credit Card accounts which post any Eligible Transaction on or before 28 February 2027 and will be shown in the monthly statement of the following month. CNCBI reserves the right to determine Cardmember’s entitlement to the Offer and the card account for Cash Rebate. The Offer is only applicable to Cardmembers whose relevant card account is determined by CNCBI (in its sole and absolute discretion) to remain valid, in good standing, is not cancelled or terminated at all times during the Promotion Period and at the time of fulfillment. Otherwise CNCBI may forfeit the Cash Rebate for such Cardmember without any prior notice.
6. In respect of the Cash Rebate of the Offer:
   i. If the relevant card account is voluntarily or involuntarily closed, the Cash Rebate unused or not yet credited to the account will be immediately forfeited upon the account closure; and
   ii. It shall be subject to the Terms and Conditions of “Cash Rebate” Rewards Program. For details, please visit CNCBI’s website or CNCBI branch.
7. CNCBI shall not be liable for any matters arising or in connection with the products, services, or information provided by the Merchant. CNCBI shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by the Merchant. Any enquiry, claim or complaint should be directed to the Merchant.

8. This Offer cannot be exchanged for cash, other products, services or discounts and are not transferable. For goods return or refund, the Cash Rebate under this Offer will be forfeited.
9. Cardmember is required to keep the relevant Card purchase records in respect of the Eligible Transaction. In case of disputes, CNCBI and the Merchant reserves the right at any time during or after the Promotion Period to request the Cardmember to submit the official payment records and/or such further documents or evidence (the "Purchase Records") as may be required for inspections. All Purchase Records submitted to CNCBI and the Merchant will be retained by CNCBI and the Merchant and will not be returned to Cardmember.
10. CNCBI and the Merchant reserve the right to update the Offer, vary, extend and terminate the Offers and to delete, replace, supplement or amend any of these Terms and Conditions without prior notice. CNCBI and the Merchant shall not be responsible for any costs, expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection to this Offer, the decision of CNCBI and the Merchant shall be final and conclusive.
11. The Offer is only applicable to Cardmembers whose Eligible Credit Card accounts are determined at the sole and absolute discretion of CNCBI verification and confirmation and to be in good standing and remain valid and not in default during the relevant Promotion Period.
12. Any fraud and/or abuse committed by any person, as determined by CNCBI and Merchant at their sole discretion, in relation to the Offer will result in the forfeiture of the person's eligibility to the Offer. CNCBI and Merchant reserve the right to deduct the value of any Offer redeemed inappropriately from any account in which the redeemed Offer is stored without prior notice and/or take legal actions in such instances to recover any outstanding amounts.
13. The use of any Eligible Card is subject to the relevant CNCBI Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by CNCBI. For details, please refer to www. cncbinternational.com.
14. 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.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements. Any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.
16. In case of any discrepancy, the English version shall prevail for all purposes.

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