

**Promotional Terms and Conditions for CNCBI Credit Card “Cash-In Installment Program”:**

1. The CNCBI Credit Card Cash-In Installment Program (“Program”) is only applicable to principal cardmember (“Cardmember”) of CNCBI Credit Card (each a “Card” and together the “Cards”) issued by China CITIC Bank International Limited (“Bank”). The CNCBI RMB Credit Card, CNCBI Business Card and Dollar\$mart Cash Card are not applicable to the Program.
2. The Cardmember who applies for the Program shall be bound by these promotional terms and conditions.
3. The minimum amount that can be applied by a Cardmember is HK\$3,000 and the maximum amount shall not exceed 90% of the available credit limit of the relevant Card. The amount applied must be in multiples of HK\$1,000. The Bank has the sole discretion to determine the amount approved (“Approved Amount”) upon application under the Program (“Application”). The Approved Amount will be deducted from the available credit limit and available installment limit of the relevant Card. The sum of monthly installment actually repaid for the Approved Amount will be credited to the available credit limit and available installment limit of the relevant Card. For the avoidance of doubt, the Approved Amount cannot be prepaid in whole or in part without the Bank’s approval.
4. The Bank may refuse to accept any Application at its absolute discretion without giving any reason therefor.
5. The Bank shall charge a monthly administration fee according to the actual sum of Approved Amount as specified by the Bank. Based on an approved amount of HK\$10,000, a personalized monthly administration fee at **0.13%**, the Annualized Percentage Rates (APRs) of the above approved amount are as follows: **2.91%** for 12 months, **3.01%** for 24 months, **3.03%** for 36 months, **3.04%** for 48 months and **3.04%** for 60 months. The APR is calculated in accordance with the practices and methods set out in the relevant guidelines issued by the Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rate and other applicable fees and charges expressed as an annualized rate.
6. Generally, the Bank approximately requires 2 to 4 working days to process the Application upon receipt of a complete Application with all required documents (if any) from the Cardmember. Cardmember will be notified of the result by mail.
7. If the Cardmember chooses to have the Approved Amount be credited to his/her designated bank account, the relevant receiving bank may impose administration fees or other charges. The Bank shall not be responsible for such fees and charges levied.
8. The monthly installment of the Approved Amount will be charged to the Account, set out in the relevant monthly statement of the Account and subject to the terms and conditions of “CNCBI Credit Cardmember Agreement” or “CNCBI Dual Currency Credit Cardmember Agreement (each a “Credit Cardmember Agreement” and together the “Credit Cardmember Agreements”), as a retail purchase transaction.
9. In the event of any inconsistencies between these promotional terms and conditions and the terms and conditions of the CNCBI Credit Cardmember Agreements, these promotional terms and conditions shall prevail.
10. Should the Cardmember fail to make full payment of the statement balance specified in the relevant monthly statement of the Account on or before the payment due date, interest shall accrue on the outstanding balance of the Account (including the monthly installment stated therein) and applicable charges and fees will be levied pursuant to the relevant Credit Cardmember Agreement.
11. The Bank shall have the right to request for full payment of the Approved Amount on demand at any time at its sole and absolute discretion. In the event of termination of the Account or the Program for whatever reasons, the total outstanding balance of the Approved Amount, all monthly administration fees payable over the remainder of the installment period but not yet charged to the Account and any interest (if applicable) shall become immediately due and payable. A handling fee of **HK\$200** will be charged by the Bank and directly debited from the Account.
12. The Approved Amount will not be eligible to other Card related promotion/bonus scheme including but not limited to the Bonus Points Rewards Scheme, Cash Rebate Rewards Scheme nor will it be counted to meet any requirements of welcome gifts or other promotional offers.
13. By making an application under the Program, Cardmember agrees and acknowledges that for the purpose of reviewing Cardmember’s existing credit facilities, the Bank may access data of the Cardmember held with a credit reference agency according to the provisions of the Code of Practice on Consumer Credit Data.
14. The Bank may terminate or vary the Program at any time or amend, vary or supplement these promotional terms and conditions from time to time. In case of any disputes arising out of or relating to the Program, the decision of the Bank shall be final and binding.
15. 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 its 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.
16. These Promotional 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 of or in connection therewith shall be referred to the courts of Hong Kong.
17. In the event of any inconsistencies between the English and Chinese versions of these promotional terms and conditions, the English version shall prevail.

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