

CNCBI Credit Card “Cash-in Installment Program”– Terms and Conditions of up to HK\$8,800 Rewards Offer (the “Rewards Offer”):

1. The promotion period of Rewards Offer is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“**Promotion Period**”).
2. Customer who apply for and successfully drawdown the CNCBI Credit Card “Cash-in Installment Program” with China CITIC Bank International Limited (the “**Bank**”) via inMotion Mobile App for a loan amount of HK\$30,000 or above with a repayment tenor of 24 months or above during the Promotion Period (“**Eligible Customer**”) will be entitled to the following Rewards Offer:

Loan Amount (HK\$)	Supermarket Coupon Amount (HK\$)		
	Repayment Tenor of 24/36 months	Repayment Tenor of 48/60 months	Extra Rewards for New Customer*
\$30,000 - \$69,999	\$200	\$500	\$200
\$70,000 - \$149,999	\$400	\$1,800	\$400
\$150,000 - \$399,999	\$1,000	\$2,600	\$600
\$400,000 - \$799,999	\$1,800	\$4,000	\$1,500
\$800,000 or above	\$3,000	\$6,800	\$2,000

Remarks: *Extra Rewards is applicable to new customer who did not hold any CNCBI Credit Card “Cash-in Installment Program” in the past 12 months from the application.

3. Supermarket Coupons shall be mailed to Eligible Customer’s address as per with the Bank’s record within **4** months after successful drawdown. Eligible Customers’ Credit Card Account must be valid and in good condition without any late payment or early repayment at the time the Supermarket Coupons are given. Otherwise the Bank reserves the right to cancel the eligibility of receiving the Supermarket Coupons.
4. Each Eligible Customer can enjoy the Rewards Offer once during the Promotion Period. The Rewards Offer cannot be used in conjunction with another promotional offers at the same time.
5. Supermarket Coupons are not exchangeable, transferable or redeemable for cash.
6. Any lost or damaged Supermarket Coupons will be not re-issued. The Bank will not be responsible or make compensation to any Eligible Customer who has not received Supermarket Coupons.
7. The Bank is not the supplier of Supermarket Coupons. The Bank makes no representations or warranties regarding the use of Supermarket Coupons. The use of Supermarket Coupons is subject to the supplier’s terms and conditions. For any inquiries, disputes or complaints, please contact the relevant supplier directly.
8. The Bank does not appoint any third parties for application referral and does not process any application that is referred by a third party.
9. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for CNCBI Credit Card “Cash-in Installment Program”.
10. The Bank reserves the right to amend, replace, suspend or cancel any of the above terms and conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred. In case of any disputes, the decision of the Bank shall be final and conclusive.
11. 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.
12. These promotional terms and conditions are governed by the laws of Hong Kong and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.
13. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.