

Terms and Conditions for CNCBI JD Mastercard® Card Promotional Program (the"Program")

A. General Terms and Conditions of Cash Rebate (Applicable to all Programs below)

1. Unless otherwise indicated by China CITIC Bank International Limited (the "**Bank**"), the promotion period is valid from 29 June 2026 to 31 December 2026 (both dates inclusive) ("**Promotion Period**").
2. Eligible Transactions include post retail transactions, online transactions, and mail/ phone order(s) at the designated merchants of JD group, including JD App, JD Mall Hong Kong and Kai Bo Food Supermarket. For the avoidance of doubt, Eligible Retail Transactions do not include Redemption Fee, any transactions made via WeChat Pay/WeChatPayHK/Alipay/AlipayHK/PayMe and the monthly repayment amount of merchant instalment plan, transaction made via mobile app/ funds transfer and merchant transaction via electronic fund transfer platform/ reload of e-wallets (include but not limited to any transfer made via person to person (P2P) payment services) and any other types of electronic transaction specified by the Bank from time to time. Any unposted/cancelled/ refunded/ invalid transactions and any other types of transactions specified by the Bank from time to time. Whether a transaction is eligible is subject to the Bank's (in its sole and absolute discretion) satisfaction and confirmation. In case of any dispute, the decision of the Bank shall be final and binding on Cardmembers. If a transaction is considered by the Bank to be ineligible, the Bank reserves the right to debit an amount equal to the value of the Cash Rebate from the Eligible Cardmember's account.
3. The Bank will convert non-Hong Kong Dollars denominated foreign exchange Eligible Transactions into Hong Kong Dollars and be rounded up to HK\$0.01 based on the relevant prevailing foreign exchange rate determined by the Bank (as shown on the credit card monthly statement) .The Bank shall use the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to calculate the amount of the Eligible Transactions and determine the eligibility of the Cash Rebate under the Program.
4. The Bank reserves the right to determine Eligible Cardmember's entitlement to any Cash Rebate under the Program. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the Cash Rebate is rewarded. Otherwise, the Bank has the right to forfeit the Cash Rebate under the Program without any prior notice.
5. In respect of the Cash Rebate offered under this Program:
 - 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.
6. No part of the Cash Rebate under this Program is transferable, returnable or redeemable for cash. Cash Rebate received under this Program can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
7. Eligible Cardmember is required to keep the credit card transaction records of the Eligible Transactions. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Eligible Cardmember to submit the original sales slips/official payment records and/or such further documents or evidence (the “**Purchase Records**”) as may be required for inspections. All Purchase Records submitted to the Bank will be retained by the Bank and will not be returned to the Eligible Cardmember.
8. The Bank reserves the right to cancel the Program or delete, replace, supplement or amend any of these Terms and Conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding on Eligible Cardmembers.
9. The use of the Card is subject to the relevant Credit Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details, please refer to our Bank’s website.
10. Fraud and abuse will result in forfeiture of the Eligible Cardmember’s eligibility for the Program as well as cancellation of the Eligible Cardmember’s credit card(s). The Bank further reserves the right to deduct the relevant amount of the Cash Rebate directly from the Card without prior notice.
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 their terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong Special Administrative Region. 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 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 or in connection there with shall be referred to the courts of Hong Kong Special Administrative Region.
13. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Terms and Conditions for CNCBI JD Mastercard® Card Welcome Offer Program (“Welcome Offer”)

1. The Welcome Offer is applicable to the New Cardmembers (as defined in Clause 2 below) who have submitted applications for the principal card of China CITIC Bank International JD Mastercard (the “**Eligible Credit Card**”) during the Promotion Period and being issued by the Bank on or before 31 January 2027.
2. New Cardmembers are applicants who do not hold any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the approval month of the Eligible Credit Card applications. (the “**New Cardmember**”)
3. New Cardmember will enjoy HK\$900 cash rebate (the “HK\$900 Cash Rebate”) upon making accumulated Eligible Transactions of HK\$10,000 or above at designated merchants of JD group with the Eligible Credit Card during the first 3 months from the date of card issuance. The HK\$900 Cash Rebate will be doubled up to HK\$1,800 on the Eligible Spending upon accumulative spending of HK\$10,000 in the first 3 months starting from the card issuance month for those New Cardmembers who complete the card application with full documents on or before 20 July 2026.
4. The Bank shall use the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to calculate the amount of the Eligible Transactions and determine the eligibility of the Welcome Offer.
5. The Cash Rebate offered under the Welcome Offer will be credited to the Eligible Cardmember’s Eligible Credit Card account within 6 months from the card approval month and will be shown on the credit card monthly statement.
6. The Welcome Offer cannot be changed / returned once selected / redeemed by the Eligible Cardmember. Each Eligible Cardmember can only enjoy the Welcome Offer once regardless of the number of card application.

C. Terms and Conditions for CNCBI JD Mastercard® Card Up to 10% Cash Rebate Spending Program (the “10% Cash Rebate”)

1. The 10% Cash Rebate is applicable to the principal and supplementary cards of the China CITIC Bank International JD Mastercard® Card issued by the Bank (the “**CNCBI JD Mastercard® Card**”).
2. CNCBI JD Mastercard® Card Cardmembers can enjoy the following Cash Rebate offers (the “Cash Rebate”) by making eligible transaction at specific merchants of JD Group:

Eligible Spending	Eligible Transaction at JD App, JD Mall Hong Kong and Kai Bo Food Supermarket	Single Eligible Transaction of HK\$5,000 or above at JD App, JD Mall Hong Kong and Kai Bo Food Supermarket
Cash Rebate Offer	4% Cash Rebate*	Extra 6% Cash Rebate
Maximum Rebate per Calendar Month	HK\$200	HK\$300

*The 4% Cash Rebate includes the basic Cash Rebate offered under the prevailing “Cash Rebate” Rewards Program (the “Basic Cash Rebate”) of the CNCBI JD Mastercard® Card. For details, please refer to [Terms and Conditions for “Cash Rebate” Rewards Program](#).

- The bank will calculate the Cash Rebate that each Eligible Cardmember is entitled to in each calendar month (based on the transaction date as shown on the credit card monthly statement) on a monthly basis within the Promotion Period. Eligible Cardmembers will firstly receive the Basic Cash Rebate accordance with the timeline as stated under the terms and conditions of the “Cash Rebate” Rewards Program. The extra Cash Rebate will be credited to Eligible Cardmember’s CNCBI JD Mastercard® Card account within 4 months after each transaction month which will be shown on the credit card monthly statement.
- Unless otherwise specified, the 10% Cash Rebate cannot be enjoyed in conjunction with any other promotions.