

**Terms and Conditions of CNCBI Credit Card LCX Gift Voucher Redemption Promotion (“Promotion”):**

1. Promotion period is from 6 January to 29 February 2024 (both dates inclusive) (“**Promotion Period**”).
2. The Promotion is applicable to principal and supplementary cardmembers (“**Cardmembers**”) of CNCBI Credit Cards issued by China CITIC Bank International Limited (the “**Bank**”), except CNCBI Business Card (“**Eligible Credit Cards**”).
3. During the Promotion Period, Cardmembers can redeem one HK\$50 LCX Gift Voucher (“**Reward**”) by making Eligible Accumulated Spending (defined in Clause 4 below) of Eligible Transactions (defined in Clause 5 below) of HK\$1,000 or above on the same day at any stores in LCX with the Eligible Credit Cards. The types of Eligible Credit Card accepted may vary among the stores in LCX, please contact the relevant store(s) in LCX for details.
4. Eligible Accumulated Spending (“**Eligible Accumulated Spending**”) is calculated based on the actual transaction amounts (the net amount after any discounts / promotional coupons / cash coupons) shown on a maximum of 2 sales invoices of the same day from different stores in LCX with the whole payment settled in full using the same Eligible Credit Card. Each sales invoice shall be at the amount of HK\$100 or above and can only be used once for Reward redemption. Transactions from the same store made on the same day cannot be split into multiple sales invoices for Reward redemptions. Each Cardmember can only use one sales invoice from the same store for Reward Redemption on each day and any transactions with the use of the Reward will not be eligible for Reward redemption.
5. Eligible Transactions include retail and food and beverage transactions made at any stores in LCX with machine printed sales invoice and physical credit card sales slip. Eligible Transactions do not include transactions made via e-wallets including but not limited to WeChat Pay, Alipay, PayMe or FPS, membership fee, telecommunications services, car parking, deposits of goods and beverages, restaurant deposits, purchase of cash equivalent items including but not limited to cash coupons, gift voucher, gift card or any value-adding services, purchases and reloading of stored value cards, bill payments, online transactions, email/phone order, split sales transactions, transactions without physical sales invoice and credit card sales slip, any fraud or fraudulent transactions, cancelled/refunded/returned/counterfeit transactions, all unauthorized transactions and any other types of transactions as specified by the Bank from time to time. In case of any dispute, the decision of the Bank and LCX shall be final and binding on Cardmembers.
6. Cardmembers must register and redeem the Reward in person at LCX Customer Service Counter (Level 3 of Ocean Terminal Harbour City, Tsim Sha Tsui) during operation time from 10am to 10pm on the same day of purchases. Cardmembers must present the (1) original machine printed sales invoice, (2) original credit card sales slip and (3) Eligible Credit Card used for payment to the LCX Customer Service Staff for verification. In case of any dispute, the decision of the Bank and LCX Customer Service Staff shall prevail. Cardmembers cannot authorize a third party to register and redeem the Reward. The machine printed sales invoices and sales slips must clearly state the credit card number, store name, transaction date, transaction amount, valid authorization number and Cardmember signature (if applicable), and the information shown on the machine printed sales invoices and sales slips must be the same. Any sales invoice or credit card sales slips that are photocopied, hand-written or duplicated are not accepted. Shall the Cardmembers fail to present the above information or the information provided is incomplete (for any reasons), the Cardmembers are not entitled to the Reward.
7. All sales invoices and credit card sales slips used for registration and redemption of Reward will be stamped by the LCX Customer Service Staff after verification to indicate the relevant sales invoices and credit card sales slips have been used for Reward redemption. Any sales invoices and credit card sales slips stamped by the LCX Customer Service Staff cannot be used for registration of any other promotions, unless stated otherwise by the bank or by LCX.
8. Shall a Cardmember request refund for any Eligible Transactions that have been used to calculate the Eligible Accumulated Spending for Reward redemption, the Cardmember is required to return the Reward at the LCX Customer Service Counter with the presence of the stamped original sales invoice, original

credit card sales slip and the relevant Eligible Credit Card. If the Cardmember fails to return the Reward, the Bank will debit the equivalent value of the Reward from the Cardmember's Eligible Credit Card account without prior notice.

9. Reward redemption is on a first come, first served basis while stock lasts. In the event of any dispute, the Bank and LCX have discretion to make final decisions and have the right to terminate the Reward redemption at any times without prior notice.
10. The Reward can be used at retail and food and beverage outlets in LCX. The use of the Reward is subject to specific terms and conditions, please refer to the back of the LCX Gift Voucher for details.
11. All Rewards are NOT FOR SALE, non-exchangeable for cash and/or other gifts, and are non-refundable. LCX Limited reserves the right to collect or cancel the Rewards used for sale.
12. During the registration for Reward redemption, the Bank and LCX reserves the right to record the first 6 digits and last 4 digits of Eligible Credit Card numbers, and the information such as spending amount stated on the sales invoice and credit card sales slips for the purpose of identifying and verifying Cardmembers' eligibility to the Reward redemption and fulfilling internal audit purpose. The personal information collected is strictly for this Promotion. Cardmembers who provide the above information for registration will be deemed to understand and agree the purpose and the collection of data. Cardmembers who do not accept the arrangement will be deemed voluntarily give up participation in the Promotion. All relevant data collected during the Promotion will be destroyed 1 month after the Promotion has ended. The Bank and LCX will securely store and prohibit unauthorized access to all Cardmembers' data.
13. The use of the Eligible Credit 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 the Bank's website.
14. Except as otherwise expressly stated in this 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. The Bank reserves the right to cancel the Promotion or delete, replace, supplement or amend any of these Promotion terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
16. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by LCX or the stores within LCX. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by the stores within LCX. Any enquiry, claim or complaint should be directed to LCX or the stores within LCX.
17. 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 therewith shall be referred to the courts of Hong Kong SAR.
18. If there is any discrepancy between the English and Chinese versions of the terms and conditions of this Offer, the English version shall prevail.