

Terms and Conditions of CNCBI Credit Card Spend and Redeem Air Ticket Program (the “**Spending Program**”)

1. The promotion period of the Spending Program is from 31 October 2024 8 p.m. to 31 January 2025 6 p.m. (both dates inclusive) (the “**Promotion Period**”).
2. The Spending Program is only applicable to the principal and supplementary cardmember (the “**Eligible Cardmember**”) of the following designated CNCBI Credit Cards (the “**Eligible Credit Cards**”) issued by China CITIC Bank International Limited (the “**Bank**”):
 - CNCBI Jewel World Elite Mastercard® Card
 - CNCBI Jewel World Mastercard® Card
 - CNCBI DCH Living Mastercard® Card
 - CNCBI Motion Credit Card
 - CNCBI Motion Credit Card (*virtual*)
3. Eligible Cardmember can enjoy special redemption fee of HK\$3,980 (the “**Redemption Fee**”) to redeem one Hong Kong Airlines round-trip business class (class Z) air ticket (the “**Promotional Air Ticket**”) to Tokyo, Osaka or Fukuoka (the “**Designated Destination**”) after:
 - i) Registering via the Bank’s mobile application “inMotion” during the Promotion Period by selecting the quantity, the Designated Destination and the Eligible Credit Card to pay for the Redemption Fee (the “**Selected Eligible Credit Card**”) (the “**Promotional Air Ticket Redemption**”), and
 - ii) The Redemption Fee is successfully deducted by the Bank from the Selected Eligible Credit Card within 10 business days after the submission of Promotional Air Ticket Redemption.
4. Eligible Cardmember is required to make accumulated Eligible Spending (as defined in Clause 7 below) of HK\$40,000 or above with the Selected Eligible Credit Card for each Promotional Air Ticket being redeemed within 1 October 2024 – 30 April 2025 (“**Spending Period**”).
5. All Promotional Air Ticket Redemptions submitted cannot be changed (including but not limited to the quantity of the Promotional Air Ticket and the Designated Destination), withdrawn or refunded. Cancellation of the Promotional Air Ticket Redemption is allowed only for those submitted after 6 December 2024 and before the Redemption Fee is posted and the Bank will charge a cancellation fee of HK\$500 from the Eligible Cardmember’s Eligible Credit Card after the Promotional Air Ticket Redemption is cancelled. A unique redemption code for redeeming the Promotional Air Ticket (the “**Redemption Code**”) will be sent to the Eligible Cardmember’s inMotion inbox within 10 business days after the Redemption Fee is successfully deducted. Eligible Cardmembers are required to contact the Bank if they do not receive any Redemption Code within 10 business days from the date of Redemption Fee deduction. The Bank will not be responsible for the loss or theft of any Redemption Code.
6. The Promotional Air Ticket is available on a first-come-first-served basis, while stock lasts. Each Eligible Cardmember can redeem a maximum of 6 pieces of Promotional Air Ticket during the Promotion Period.
7. Eligible Spending includes posted local and overseas retail transactions, online transactions, auto-pay, the monthly repayment amount of merchant instalment plan, retail transactions incurred by way of mail/phone order(s), and a maximum of HK\$15,000 tax payment to

Inland Revenue Department (based on per Promotional Air Ticket redeemed) (the “**Eligible Spending**”). The Eligible Spending does not include, but not limited to, WeChat Pay/Alipay/PayMe transactions, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan and Tax Interest Free Flexi Installment Program, handling fees and fees and charges, contribution to any unit trust/monthly investment plan, relevant insurance payment, purchase of casino chips, annual fees, finance charges, transactions 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/ unauthorized 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.

8. An administration fee of HK\$1,000 (the “**Administration Fee**”) will be deducted by the Bank from the Eligible Cardmember’s Selected Eligible Credit Card account for each Promotional Air Ticket being redeemed on or before 30 June 2025 without prior notice if:
 - i) the Eligible Cardmember cannot fulfill the spending requirement as stated in Clause 4 above; or
 - ii) the Selected Eligible Credit Card is terminated during the Spending Period without fulfilling the spending requirement as stated in Clause 4 above.
9. In case of any disputes, Eligible Cardmembers are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by the Bank.
10. Eligible Cardmember can use one Redemption Code to redeem one Hong Kong Airlines round-trip business class air ticket (class Z) to Tokyo, Osaka or Fukuoka (according to the the Designated Destination as selected in the Promotional Air Ticket Redemption) from Hong Kong with return date on or before 31 December 2025 via http://www.cncbinternational.com/hkatix_en (the “**Hong Kong Airlines Ticket**”), subject to seat availability of the selected flight. The Redemption Code is not applicable to the travel periods of 20 – 25 December 2024, 25 – 31 January 2025, 17 – 20 April 2025, 11 July – 23 August 2025, and 20 – 25 December 2025. Only one Redemption Code can be applied in each Hong Kong Airlines Ticket redemption and is only applicable to redeem Hong Kong Airlines Ticket for persons aged 12 or above.
11. The Redemption Code is applicable to flights marketed and operated by Hong Kong Airlines and is not applicable to special flights, chartered flights or code-share flights.
12. The validity of the Hong Kong Airlines Ticket is 2 – 14 days. The Hong Kong Airlines Ticket includes a 40kg checked baggage allowance and excludes all applicable government and airport taxes/fees/charges, passenger fuel surcharge and carrier surcharges. Taxes and fuel surcharges for the Hong Kong Airlines Ticket will be collected at the time of Hong Kong Airlines Ticket issuance.

13. The Hong Kong Airlines Ticket issued is non-refundable and non-endorsable, and is only valid on the ticketed flight/date shown only. Rebooking of the Hong Kong Airlines Ticket after issuance via Hong Kong Airlines is permitted with a reissuance fee of HK\$500, administration fee of HK\$250 and no-show fee of HK\$1,000 (if applicable) charged by Hong Kong Airlines Limited. No-show fee applies for rebooking when a passenger modifies or cancels the booking before the original flight departure. All changes for rebooking are subject to seat availability.
14. The Hong Kong Airlines Ticket cannot be transferred or exchanged for cash, credit or any other items.
15. Any sale of the Redemption Code is strictly prohibited. In the event of violation, the Redemption Code will be immediately forfeited and rendered invalid without prior notice. The Eligible Cardmember who redeemed the respective Redemption Code shall be held liable for any losses suffered or incurred by the Bank and Hong Kong Airlines Limited.
16. The use of the Redemption Code and the Hong Kong Airlines Ticket is subject to the General Conditions of Carriage published by Hong Kong Airlines Limited. Please refer to Hong Kong Airlines website for details.
17. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by Hong Kong Airlines Limited. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by Hong Kong Airlines Limited. For any enquiries regarding the Hong Kong Airlines Ticket, please contact Customer Service Centre of Hong Kong Airlines Limited, Hong Kong SAR, China +852 3916 3666 or Mainland China +86 95071500.
18. 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.
19. The Bank reserves the right to cancel the Spending Program and to 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.
20. 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.
21. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.