

Terms and Conditions of Cash Advance Spending Credit Promotional Offer ("Promotional Offer")

1. Unless otherwise indicated by China CITIC Bank International Limited (the "**Bank**"), the promotion period of the Promotional Offer is valid from 6 May 2024 to 30 June 2024 (both dates inclusive) ("**Promotion Period**").
2. The Promotional Offer is only applicable to the card members ("**Cardmembers**") of CNCBI Credit Card, excluding CNCBI Motion (virtual) Credit Card ("**Eligible Credit Card**") issued by the Bank and have no record of any cash advance withdrawals or transfers by any means between 1 May 2023 and 30 April 2024 (according to transaction dates).
3. During the Promotion Period, Cardmembers can enjoy a 100% fee rebate on cash advance handling charges in the form of free spending credit ("**Spending Credit**") for cash advance transactions made with an Eligible Credit Card via ATMs in Hong Kong or overseas or branch counters ("**Eligible Cash Advance**"). The maximum rebate for Eligible Cash Advance is HK\$400 Spending Credit during the Promotion Period.
4. If an Eligible Cash Advance is made in a currency other than Hong Kong Dollars, the cash advance amount and cash advance handling charges will be based on the amount in Hong Kong Dollars after conversion and posted in the Cardmembers' credit card statement.
5. If there is more than one Eligible Credit Card under a Cardmember's name, all Eligible Cash Advances across all Eligible Credit Cards will be included in calculating the Spending Credit.
6. If a Cardmember is qualified for the Promotional Offer, the Spending Credit will be credited to the Eligible Credit Card account of the Cardmember with the largest Eligible Card Advance amount maintained in the Bank's record by 30 September 2024 (If the Eligible Credit Card account of the Cardmember with the largest Eligible Card Advance amount is the RMB account of CNCBI Dual Currency Credit Card, the Spending Credit calculated based on the cash advance handling charges in Hong Kong Dollars will be credited to the HKD account of that CNCBI Dual Currency Credit Card) . At the time of crediting the Spending Credit, Cardmembers must still maintain at least one valid Eligible Credit Card with the Bank.
7. Unless otherwise indicated, the Promotional Offer cannot be enjoyed in conjunction with any other promotions.
8. No part of the Spending Credit is transferable, returnable or redeemable for cash. Spending Credit received under this Promotional Offer can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
9. Fraud and abuse will result in forfeiture of the Cardmember's eligibility to Spending Credit as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Spending Credit offered under this Promotional Offer directly from the Eligible Credit Card without prior notice.
10. The Bank reserves the right to amend any of the terms and conditions of this Promotional Offer without prior notice. For any disputes related to this Promotional Offer, decision of the Bank shall be final and binding.

11. 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.

12. 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.

13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements. Any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.

14. If there is any discrepancy between the English and Chinese versions of the terms and conditions of this Promotional Offer, the English version shall prevail.