

## 中信銀行(國際)信用卡 X CU APP 折扣優惠 (「推廣」)條款及細則

1. 除中信銀行(國際)有限公司 (「**本行**」) 另有註明外, 此推廣之推廣日為 2025 年 8 月 1 日及 2025 年 9 月 1 日 (包括首尾兩日, 「**推廣期**」)。
2. 除另有註明外, 此推廣適用於由本行發出之信銀國際信用卡 (「**合資格信用卡**」) 的主卡及附屬卡會員 (「**會員**」)。
3. 會員必須持有有效的 CU APP 會員帳戶, 並於結帳時必須向收銀處出示及掃描會員二維碼方可參與此推廣。
4. 於推廣日期間, 會員於指定 Citistore 或 UNY (「**商戶**」) 以單一收據購物扣除所有適用折扣、減價及現金券價值後, 滿 HK\$400 元或以上, 即可享即時 5% 折扣 (「**優惠**」)。
5. 優惠只適用於以下地址之實體店:
  - 千色 Citistore 屯門店 (新界屯門時代廣場北翼三樓)
  - 千色 Citistore 馬鞍山店 (新界沙田馬鞍山鞍祿街 18 號新港城中心三樓)
  - 千色 Citistore 將軍澳店 (九龍將軍澳欣景路 8 號 MCP Central 新都城中心二期二樓)
  - UNY 將軍澳店 (九龍將軍澳欣景路 8 號 MCP Central 新都城中心二期 UG036)
6. 除非另有規定, 會員須於付款前向商戶收銀櫃檯表明享用此優惠, 並以合資格信用卡全額付款 (淨發票金額) 方可享用優惠。
7. 此優惠不適用於向商戶購買禮券(千色 Citistore 禮券、APITA UNY 禮券)、網上購物、電郵或電話訂購、寄售商購物禮券、香煙、購買月餅換領券、Italian Tomato 禮券、馬鞍山店之賞茶、以現金券、分期付款或支付訂金等付款方式購物之交易 (如適用)、行李箱保養及維修費、節日禮籃、禮盒、禮籃和禮盒包裝物料、CU APP 禮品換購及塑膠購物袋收費, 亦不適用於在實體店自助收銀機及寄售商付款收銀機之交易。詳情請向商戶查詢。
8. 若交易被退款、取消或其他原因導致淨購買金額低於 HK\$400, 該交易將被視為不符合推廣資格, 商戶保留權利向會員追回已獲得優惠之價值。
9. 本行不會對商戶的貨品、服務或資料之質素和供應作出任何陳述或保證, 亦不會就商戶的貨品、服務或資料所引起或與有關的事宜負上任何責任。如有任何查詢、申訴或投訴, 應直接向商戶提出。
10. 此優惠受商戶之條款及細則約束, 詳情請向商戶查詢。
11. 此優惠不可與其他優惠或推廣同時享用, 不可兌換現金、其他產品/服務、折扣或轉讓。如需退貨或退款, 優惠對應的金額將不作為退款款項, 而優惠將不獲補發。

12. 本行及商戶保留權利可以取消或刪除、取代、增補或修改任何此等推廣條款及細則而毋須事先通知。本行及商戶將不會負責或承擔任何就此優惠引致之任何費用、收費、損失或責任。如對推廣有任何爭議，本行及商戶將有最終決定權。
13. 本行具唯一及絕對酌情權決定合資格信用卡之有效性以及會員享有優惠的資格。
14. 於整個推廣期，會員有關之合資格信用卡賬戶按銀行之全權酌情權決定仍然有效、信用狀況良好及未有取消或被終止。
15. 如任何人士獲取和兌換推廣下之獎賞的過程存有任何舞弊及 / 或欺詐成分（由本行及商戶全權酌情決定）。本行及商戶保留權利在無須作事先通知的情況下直接從有關人士之戶口扣除任何不適當地獲得推廣的價值，及 / 或採取法律行動以追討有關金額。
16. 合資格信用卡須受本行有關信用卡會員合約及所有其他現行適用的推廣活動的有關條款及細則所約束，詳情請參考 [www.cncbinternational.com](http://www.cncbinternational.com)。
17. 會員如有任何欺詐或濫用成份，本行即會取消該會員獲享本優惠的資格及其信用卡。本行將保留權利撤回有關之優惠而不另行通知，及/或保留採取任何法律行動的權利。
18. 除此等條款及細則另有明文訂明外，此等條款及細則訂約方以外的任何人士概不可按照《合約（第三者權利）條例》（香港法例第 623 章）的規定強制執行此等條款及細則的條款或享有其利益。倘此等條款及細則的任何條文明確賦予任何第三方權力根據《合約（第三者權利）條例》執行此等條款及細則任何條款，則協議訂約方保留權利可在毋須該第三方同意的情況下修改該條款或此等條款及細則任何其他條款。
19. 本推廣條款及細則須受香港特別行政區法律管轄，及受有關規定監管。如引起任何爭議，或者與其有關之任何爭議均應提交由香港特別行政區法院處理。
20. 如本條款及細則之內容有任何差歧，一概以英文版為準。

若閣下日後不欲收取本行發出的任何宣傳或推廣資料，閣下可隨時致電（852）2287 6767 或於 [www.cncbinternational.com/contact-us/tc/](http://www.cncbinternational.com/contact-us/tc/) 提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。

## Terms and Conditions for CNCBI Credit Card X CU APP Spending Offer (“Promotion”)

1. Unless otherwise indicated by China CITIC Bank International Limited (the “**Bank**”), the promotion is valid on 1 August 2025 and 1 September 2025 (“**Promotion Dates**”).
2. Unless otherwise specified, the Promotion applies to principal and supplementary cardmembers (“**Cardmembers**”) holding any credit cards issued by the Bank (“**Eligible Credit Card**”).
3. To participate in the Promotion, the Cardmembers must be holding a valid CU APP membership, scan the member QR code at the cashier during checkout.
4. During the Promotion Dates, Cardmembers, can enjoy instant 5% off upon purchase of HK\$400 or above after deduction of all applicable discounts, reductions and value of cash vouchers in one single receipt (“**Offer**”) at designated Citistore or UNY (the “**Merchant**”).
5. Offer is only applicable at the physical stores of the following addresses:-
  - Citistore, Level 3 North Wing, Trend Plaza, Tuen Mun, N.T.
  - Citistore, Shop 2E-89B & 2E-89C on Level 2 & portion of Level 3, MOSTown, Ma On Shan, NT.
  - Citistore, Level 2, MCP Central, Tseung Kwan O, Kowloon
  - UNY, Level 2, MCP Central, Tseung Kwan O, Kowloon
6. Unless otherwise specified, Cardmembers are required to state their intention to enjoy the Offer to at the cashier counters of the Merchant prior to payment and settle the whole payment (net invoice amount) by any Eligible Credit Card in order to enjoy the Offer.
7. This Offer is not applicable to the purchase of gift vouchers from the Merchant (Citistore Gift Certificates, APITA UNY Gift Certificates,) eShop transaction, transactions via email or phone, consignment gift certificates, cigarettes, mooncake food voucher, Italian Tomato coupons, purchases made by cash coupon, A Nice Gift, instalment and deposit payments (If applicable), luggage maintenance, festive hampers, gift boxes and its materials, CU APP redemption items or plastic shopping bag charging scheme, nor applicable to the transactions made at self-checkout counters in the physical stores and cashier of consignment counters. For details, please contact the Merchant.
8. If a transaction is refunded, cancelled, or otherwise results in a net purchase amount below HK\$400, it will be deemed ineligible for the Promotion and the Merchant reserves the right to recover the value of the redeemed Offer from the Cardmember.
9. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by the Merchant. 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 Merchant. Any enquiry, claim or complaint should be directed to the Merchant.
10. The Offer is subject to the Merchant’s terms and conditions, please check with Merchant for details.
11. The Offer cannot be enjoyed in conjunction with other promotional Offer and be exchanged for cash, other products and services or discounts and is not transferable. For goods return or refund, the amount on the Offer will not be returned and the Offer will not be re-issued.
12. The Bank and the Merchant reserve the right to vary, extend and terminate the above Offer and to delete, replace, supplement or amend any of these Terms and Conditions without prior notice. The Bank also reserves the right to delete, replace, supplement or amend the Promotional Terms and Conditions. The Bank and the Merchant shall not be responsible for any costs, expenses, losses or liabilities incurred in the event

of any matter or dispute arising out of or in connection to the Offer, the decision of the Bank and the Merchant shall be final and conclusive.

13. The validity of Eligible Credit Card and eligibility of the Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
14. The Offer is only applicable to Cardmembers whose Eligible Credit Card accounts are determined at the sole and absolute discretion of the Bank to be in good standing and remain valid and not in default during the relevant Promotion Period.
15. Any fraud and/or abuse committed by any person, as determined by the Bank and Merchant at their sole discretion, in relation to the Offer will result in the forfeiture of the person's eligibility to the Offer. The Bank and Merchant reserve the right to deduct the value of any Offer redeemed inappropriately from any account in which the redeemed Offer is stored without prior notice and/or take legal actions in such instances to recover any outstanding amounts.
16. The use of any Eligible Credit Card is subject to the relevant CNCBI Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details please refer to [www.cncbinternational.com](http://www.cncbinternational.com)
17. Fraud and abuse will result in forfeiture of a Cardmember's eligibility to participate in the Offer as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to withdraw or terminate the Offer for such Cardmember without prior notice and/or take legal action in such instances.
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. 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 of or in connection therewith shall be referred to the courts of Hong Kong SAR.
20. In case of any discrepancy, the English version shall prevail for all purposes.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/>. The Bank's staff will call you to confirm the arrangement if you submit such request online.

## 中信银行(国际)信用卡 X CU APP 折扣优惠 (「推广」) 条款及细则

1. 除中信银行(国际)有限公司 (「**本行**」) 另有注明外, 此推广之推广日为 2025 年 8 月 1 日及 2025 年 9 月 1 日 (包括首尾两日, 「**推广期**」)。
2. 除另有注明外, 此推广适用于由本行发出之信银国际信用卡 (「**合资格信用卡**」) 的主卡及附属卡会员 (「**会员**」)。
3. 会员必须持有有效的 CU APP 会员账户, 并于结账时必须向收银处出示及扫描会员二维码方可参与此推广。
4. 于推广日期间, 会员于指定 Citistore 或 UNY (「**商户**」) 以单一收据购物扣除所有适用折扣、减价及现金券价值后, 满 HK\$400 元或以上, 即可享实时 5% 折扣 (「**优惠**」)。
5. 优惠只适用于以下地址之实体店:
  - 千色 Citistore 屯门店 (新界屯门时代广场北翼三楼)
  - 千色 Citistore 马鞍山店 (新界沙田马鞍山鞍禄街 18 号新港城中心三楼)
  - 千色 Citistore 将军澳店 (九龙将军澳欣景路 8 号 MCP Central 新都城中心二期二楼)
  - UNY 将军澳店 (九龙将军澳欣景路 8 号 MCP Central 新都城中心二期 UG036)
6. 除非另有规定, 会员须于付款前向商户收银柜台表明享用此优惠, 并以合资格信用卡全额付款 (净发票金额) 方可享用优惠。
7. 此优惠不适用于向商户购买礼券(千色 Citistore 礼券、APITA UNY 礼券)、网上购物、电邮或电话订购、寄售商购物礼券、香烟、购买月饼换领券、Italian Tomato 礼券、马鞍山店之赏茶、以现金券、分期付款或支付订金等付款方式购物之交易 (如适用)、行李箱保养及维修费、节日礼篮、礼盒、礼篮和礼盒包装物料、CU APP 礼品换购及塑料购物袋收费, 亦不适用于在实体店自助收款机及寄售商付款收款机之交易。详情请向商户查询。
8. 若交易被退款、取消或其他原因导致净购买金额低于 HK\$400, 该交易将被视为不符合推广资格, 商户保留权利向会员追回已获得优惠之价值。
9. 本行不会对商户的货品、服务或数据之质素和供应作出任何陈述或保证, 亦不会就商户的货品、服务或资料所引起或与有关的事宜负上任何责任。如有任何查询、申诉或投诉, 应直接向商户提出。
10. 此优惠受商户之条款及细则约束, 详情请向商户查询。
11. 此优惠不可与其他优惠或推广同时享用, 不可兑换现金、其他产品/服务、折扣或转让。如需退货或退款, 优惠对应的金额将不作为退款款项, 而优惠将不获补发。



12. 本行及商户保留权利可以取消或删除、取代、增补或修改任何此等推广条款及细则而毋须事先通知。本行及商户将不会负责或承担任何就此优惠引致之任何费用、收费、损失或责任。如对推广有任何争议，本行及商户将有最终决定权。
13. 本行具唯一及绝对酌情权决定合资格信用卡之有效性以及会员享有优惠的资格。
14. 于整个推广期，会员有关之合资格信用卡账户按银行之全权酌情权决定仍然有效、信用状况良好及未有取消或被终止。
15. 如任何人士获取和兑换推广下之奖赏的过程存有任何舞弊及 / 或欺诈成分（由本行及商户全权酌情决定）。本行及商户保留权利在无须作事先通知的情况下直接从有关人士之户口扣除任何不适当地获得推广的价值，及 / 或采取法律行动以追讨有关金额。
16. 合资格信用卡须受本行有关信用卡会员合约及所有其他现行适用的推广活动的有关条款及细则所约束，详情请参考 [www.cncbinternational.com](http://www.cncbinternational.com)。
17. 会员如有任何欺诈或滥用成份，本行即会取消该会员获享本优惠的资格及其信用卡。本行将保留权利撤回有关之优惠而不另行通知，及/或保留采取任何法律行动的权利。
18. 除此等条款及细则另有明文订明外，此等条款及细则订约方以外的任何人士概不可按照《合约（第三者权利）条例》（香港法例第 623 章）的规定强制执行此等条款及细则的条款或享有其利益。倘此等条款及细则的任何条文明确赋予任何第三方权力根据《合约（第三者权利）条例》执行此等条款及细则任何条款，则协议订约方保留权利可在毋须该第三方同意的情况下修改该条款或此等条款及细则任何其他条款。
19. 本推广条款及细则须受香港特别行政区法律管辖，及受有关规定监管。如引起任何争议，或者与其有关之任何争议均应提交由香港特别行政区法院处理。
20. 如本条款及细则之内容有任何差歧，一概以英文版为准。

若阁下日后不欲收取本行发出的任何宣传或推广数据，阁下可随时致电（852）2287 6767 或于 [www.cncbinternational.com/contact-us/sc/](http://www.cncbinternational.com/contact-us/sc/) 提出有关要求，并毋须缴付任何费用。如经网上提出有关要求，本行职员将致电阁下确认以作安排。