

Terms and Conditions of CNCBI DCH Living Mastercard Card 15X Bonus Points Program (“15X Bonus Points Program”)

1. The promotion period of the 15X Bonus Points Program is from 1 January 2025 till 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The 15X Bonus Points Program is only applicable to the card members of the principal card of CNCBI DCH Living Mastercard Card (the “**Eligible Credit Card**”) issued by China CITIC Bank International Limited (the “**Bank**”) (the “**Eligible Cardmembers**”).
3. Eligible Cardmembers will get 15 Bonus Points (the “**15X Bonus Points**”) for every HK\$1 eligible transactions made with the Eligible Credit Card at the Hong Kong outlets / online store of the following designated merchants (the “**Designated Merchants**”) during the Promotion Period:

Category	Designated Merchants
Food	DCH Food Mart DCH Food Mart Deluxe
Lifestyle Store	DCH Living Online Shopping Platform
Motor	Dah Chong Hong Motor Service Centre DCH Certified Used Car DCH Mobility DCH MSC Parts Depot Hong Kong Motor Club eShop Bentley Hong Kong Showroom (under DCH Group) Honda Hong Kong Showroom (under DCH Group) Nissan Hong Kong Showroom (under DCH Group)
Electronics	ahaa DCH AV Showroom DCH ToolBox Service Centre De Dietrich Galerie Electrolux Showroom Gilman.More / Gilman Galleries / Gilman Pop Up / The Crossover by Gilman Hong Kong SMEG Flagship Store I.D. Shop

4. Eligible Transactions (the “**Eligible Transactions**”) are retail purchases made in Hong Kong dollars at the Designated Merchant during the Promotion Period (based on the transaction date shown on the monthly statement). For the avoidance of doubt, Eligible Transactions do not include, but not limited to, transactions made via e-wallets including but not limited to WeChat Pay, Alipay, PayMe, FPS transactions, 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 Eligible Cardmembers. If a transaction is considered by the Bank to be ineligible, the Bank reserves the right to debit relevant Bonus Points from the Eligible Cardmember’s account without prior notice.
5. The 15X Bonus Points includes
 - i) Basic 1X Bonus Points offered under the CNCBI DCH Living Mastercard Card Bonus Point Redemption Program (the “**Basic Bonus Points**”). For details of the Basic Bonus Points, please refer to the Terms and Conditions of CNCBI DCH Living Mastercard Card Bonus Point Redemption Program; and
 - ii) Extra 14X Bonus Points (the “**Extra Bonus Points**”) offered under the 15X Bonus Points Program. The monthly maximum of the Extra Bonus Points of the Eligible Credit Card account is 200,000 Bonus Points.
6. The Eligible Transactions will be rounded up to the nearest dollar for the calculation of the Extra Bonus Points. The Extra Bonus Points will be credited to the Eligible Cardmember’s Eligible Credit Card account within 3 months after each calendar month’s spending period and will be shown on the monthly statement.
7. Eligible Cardmember is required to keep the Eligible Credit Card records of the Eligible Transactions in respect of the 15X Bonus Points Program. 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 use of the Extra Bonus Points is bound by the terms and conditions of CNCBI DCH Living Mastercard Card Bonus Point Redemption Program.
9. The Extra Bonus Points is not transferable nor redeemable for cash.
10. The Bank reserves the right to change the list of the Designated Merchant anytime without prior notice.
11. The Bank reserves the right to determine Eligible Cardmember's entitlement to the Extra Bonus Points. The Eligible Credit Card account must remain valid and in good standing at the time that the Extra Bonus Point is rewarded. Otherwise the Bank has the right to forfeit the Extra Bonus Points without prior notice.
12. Fraud and abuse will result in forfeiture of the Eligible Cardmember's eligibility to the Extra Bonus Points under this 15X Bonus Points 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 Extra Bonus Points offered under this 15X Bonus Points Program directly from the Eligible Credit Card without prior notice.
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 15X Bonus Points Program or delete, replace, supplement or amend any of these 15X Bonus Points Program terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
16. 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.
17. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.