

**Terms and Conditions for CNCBI DCH Living Mastercard Card Bonus Point Redemption Program (the "Bonus Point Redemption Program"):**

1. The Bonus Point Redemption Program is only applicable to holders ("**Cardmembers**") of the principal card of CNCBI DCH Living Mastercard Card ("**Eligible Credit Card**") issued by China CITIC Bank International Limited (the "**Bank**"). Gift items offered under the Bonus Point Redemption Program are cash rebate; and e-coupon / voucher / gift / event experience / service provided by merchants ("**Designated Merchants**") (together with cash rebate, collectively referred as "**Gift Items**") as the Bank from time to time designates. To redeem the Gift Items, Cardmembers must have registered for the Bank's i-Banking service and have downloaded the Bank's mobile application "inMotion" ("**inMotion**") for Gift Item redemption.
2. Cardmembers will be entitled to one bonus point ("**Bonus Point**") for every HK\$1 spending on eligible transactions (as defined in Clause 3 below) made with the Eligible Credit Card. Spending of Cardmembers' other credit card account(s) will not be taken into account in the Bonus Point Redemption Program.
3. Eligible Transactions ("**Eligible Transactions**") must be posted transactions, including retail purchase, cash advance, monthly repayments of merchant instalment plans, autopay, and retail transactions incurred by way of mail/phone order(s). For the avoidance of doubt, the Eligible Transactions do not include, but not limited to, ATM/online payment, Octopus Automatic Add-Value Service payment, balance transfers, any repayments, Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, handling fees and fees and charges, contribution to any unit trust /monthly investment plan, relevant insurance payment, payments to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, 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 Cardmembers. If a transaction is considered by the Bank to be ineligible, the Bank reserves the right to debit the Bonus Points from the Eligible Cardmember's account without prior notice. The Eligible Transactions will be rounded up to the nearest dollar for calculation of Bonus Points.
4. The amount in Hong Kong Dollars of the posted Eligible Transaction as shown on credit card monthly statement (regardless the spending currency of the transaction) is used to calculate the Bonus Points that each Cardmember is entitled. Unless otherwise specified, the Bonus Point(s) will be reflected on Cardmember's Eligible Credit Card account within 14 calendar days after the Eligible Transaction is posted.
5. The maximum amount of the Bonus Points that may be rewarded to the Cardmember in each month (calculated on credit card statement cycle basis) shall be the Cardmember's credit limit as approved by the Bank ("**Credit Limit**"). For the avoidance of doubt, any temporary-credit-limit approved by the Bank will not be entitled to Bonus Points.
6. Cardmember is required to keep the Eligible Credit Card records of the Eligible Transactions in respect of the Bonus Point Redemption Program. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the 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 Cardmember.
7. The validity period of the Bonus Points is up to 2 years. Cardmembers can only redeem the Gift Item(s) offered under the Bonus Point Redemption Program after they have accumulated sufficient Bonus

Points. The due date of the Bonus Points will be shown on the Cardmember's Eligible Card monthly statement. Voided or expired Bonus Points will be automatically purged without prior notice and cannot be extended or redeemed. Purged Bonus Points will not be shown on the monthly statement. All accumulated Bonus Points will be forfeited immediately from the date of Eligible Card account termination (regardless of any reason).

8. The Bonus Points earned are not transferable nor redeemable for cash.
9. Cardmembers are required to submit their redemption request on Gift Item ("**Gift Redemption Request**") via inMotion. All Gift Redemption Requests submitted cannot be changed, withdrawn or cancelled, and the Bonus Points required shall be deducted automatically. Notification will be sent to the Cardmember for redemption result. Cardmembers can also check their successful redemption record via inMotion.
10. For successful cash rebate redemption, the cash rebate will be credited to the Eligible Credit Card account upon deduction of the applicable Bonus Points and the cash rebate details will be shown in the Cardmember's subsequent monthly statement of the relevant Eligible Credit Card account. For successful e-coupon redemption, the e-coupon will be shown on "e-Coupons" on inMotion upon deduction of the applicable Bonus Points. For successful voucher / gift / event experience/ service redemption, a redemption letter will be issued to the relevant Cardmember's address according to the Bank's record within 2 to 4 weeks after the Bank has accepted the Gift Redemption Request. Cardmembers are required to contact the Bank if they do not receive any redemption letter within 4 weeks from the date they submitted the Gift Redemption Request. The Bank will not be responsible for the loss, damage or theft of any redemption letters. For any Gift Redemption Request for voucher / gift / event experience/ service redemption for 3 or more items in total, the Bank will charge a postage and handling fee in the sum of **HK\$20** to the relevant Eligible Credit Card and send the redemption letters to the relevant Cardmember's address according to the Bank's record by registered mail. If Cardmember is required to redeem specific voucher/ gift / event experience/ service at designated redemption centre with the redemption letter, the redemption details (e.g. service hours and address of redemption centre and instructions) will be specified on inMotion and on the redemption letter.
11. In case if a transaction for earning Bonus Point(s) is cancelled or refunded after it is posted, the Bank will reverse the relevant Bonus Point(s) from the Eligible Credit Card account. If the Bonus Point(s) are already redeemed which cannot be reversed, the Bank reserved the rights to debit an amount equivalent to the total value of the last Gift Item redeemed as determined by the Bank from the Eligible Credit Card account without prior notice.
12. The Bank reserves the right to determine Cardmember's entitlement to the Bonus Points and the Gift Item(s) redeemed. The Eligible Credit Card account must remain valid and in good standing at the time that the Bonus Point / Gift Item(s) is rewarded. Otherwise the Bank has the right to forfeit the Bonus Points / Gift Item(s) redeemed without prior notice, any Bonus Points deducted from the Eligible Credit Card account for Gift Item(s) redemption will not be returned.
13. All Gift Items under the Bonus Point Redemption Program cannot be returned, exchanged for cash and the use of Gift items will be subject to the relevant terms and conditions imposed by the Designated Merchants, please contact the respective Designated Merchants for details. Gift Items are available on a first-come-first-served basis, while stock lasts. No prior notification will be provided regarding any change in the supply and the Bonus Points required of the Gift Item(s).
14. The cash rebate redeemed under the Bonus Point Redemption Program can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
15. Fraud and abuse will result in forfeiture of the Cardmember's eligibility to the Bonus Points / Gift Item(s) redeemed under this Bonus Point Redemption Program as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Bonus Points

/ cash value of the Gift Item(s) offered under this Bonus Point Redemption Program directly from the Eligible Credit Card without prior notice.

16. The Bank shall not be responsible for any obligations and liabilities, including but not limited to the quality or performance related to any Gift Item(s) or service(s) provided by Designated Merchants under the Bonus Point Redemption Program. Any enquiry, claim or complaint in relation to the Gift Item(s) or service(s) shall be directed to the related Designated Merchant. The Bank shall bear no liability relating to any aspect thereof.
17. The Bank is not responsible for lost or stolen redeemed Gift Items, whether the loss occurred in the course of delivery or under any other situation whatsoever.
18. 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.
19. 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.
20. The Bank reserves the right to cancel the Bonus Point Redemption Program or delete, replace, supplement or amend any of these Bonus Point Redemption Program terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
21. 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.
22. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.