

Terms and Conditions of CNCBI DCH Living Mastercard Card Monthly HK\$200 Cash Rebate on “DCH” EV Charging Service Program (the “EV Charging Cash Rebate Program”)

1. The promotion period of the EV Charging Cash Rebate Program is from 6 November 2025 till 31 March 2026 (both dates inclusive) (the “**Promotion Period**”).
2. The EV Charging Cash Rebate 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 HK\$10 Cash Rebate (the “**Cash Rebate Offer**”) for each single Eligible Transaction (as defined in Clause 4 below) for using electronic vehicle charging service at “DCH” EV charging station in Hong Kong (1/F, Dah Chong Hong Group Building, Kowloon Bay) (the “**Merchant Service**”) and settle the payment in full with the Eligible Credit Card bound at “EV Charging Service (HK)” mobile app during the Promotion Period.
4. Eligible Transactions (the “**Eligible Transactions**”) are retail transactions made in Hong Kong dollars for the Merchant Service 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 Cash Rebate Offer from the Eligible Cardmember’s account without prior notice.
5. Each Eligible Cardmember can enjoy the Cash Rebate Offer once per day and subject to a maximum of HK\$200 Cash Rebate in each calendar month.
6. The Cash Rebate Offer 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 EV Charging Cash Rebate 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 Cash Rebate Offer is not transferable nor redeemable for cash. The Cash Rebate Offer can only be used to offset future retail purchase transactions and cannot be used to settle any outstanding statement balance.
9. If the relevant Eligible Credit Card account is voluntarily or involuntarily closed, the Cash Rebate Offer that is unused or yet to credit will be immediately forfeited upon the account closure.
10. The Bank reserves the right to determine Eligible Cardmember’s entitlement to the Cash Rebate Offer. The Eligible Credit Card account must remain valid and in good standing at the time that the Cash Rebate Offer is rewarded. Otherwise, the Bank has the right to forfeit the Cash Rebate Offer without prior notice.
11. Fraud and abuse will result in forfeiture of the Eligible Cardmember’s eligibility to the Cash Rebate Offer 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 Cash Rebate Offer given under this EV Charging Cash Rebate Program directly from the Eligible Credit Card without prior notice.
12. 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.
13. 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.

14. The Bank reserves the right to cancel the EV Charging Cash Rebate Program or delete, replace, supplement or amend any of these EV Charging Cash Rebate Program terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
15. 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.
16. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.