

## **General Terms and Conditions of CNCBI DCH Living Mastercard Card Welcome Offer (the "Welcome Offer")**

1. The promotion period is valid from 3 January 2025 to 2 July 2025 (both dates inclusive) (the "**Promotion Period**").
2. The Welcome Offer is applicable to customers (the "**Eligible Customers**") who submit a CNCBI DCH Living Mastercard Card application form during the Promotion Period, and have successfully applied for, and being issued with, a principal card of the CNCBI DCH Living Mastercard Card issued by China CITIC Bank International Limited (the "**Bank**") on or before 31 August 2025 (the "**Eligible Credit Card**").
3. The Welcome Offer is applicable to both "New Cardmembers" and "Existing Cardmembers". "New Cardmembers" refer to Eligible Customers who do not currently hold and have not cancelled any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of their current applications for the Eligible Credit Card. "Existing Cardmembers" refer to Eligible Customers who are currently holding or have ever held any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of their current applications for the Eligible Credit Card. For the avoidance of doubt, the Welcome Offer is not applicable to Existing Cardmembers who have cancelled any Eligible Credit Card in the past 12 months from the month of approval of their current applications for the Eligible Credit Card.
4. The Welcome Offer cannot be transferred nor exchanged for cash.
5. The Bank reserves the sole right to determine Eligible Customer's entitlement to the Welcome Offer. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the Welcome Offer is rewarded. Otherwise the Bank has the right to forfeit the Welcome Offer without any prior notice.
6. Fraud and abuse will result in forfeiture of the Cardmember's eligibility to the Welcome Offer as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Welcome Offer directly from the Eligible Credit Card without prior notice.
7. 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.
8. 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.
9. The Bank reserves the right to cancel this promotion or delete, replace, supplement or amend any of these terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
10. 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.
11. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Terms and Conditions of CNCBI DCH Living Mastercard Card Cash Rebate Welcome Offer (the “Cash Rebate Offer”)**

1. Eligible Customers who make accumulated eligible transactions (as described in Clause 2 below) of HK\$3,800 or above with the Eligible Credit Card during the first 2 months from the date of the card issuance (calculated based on the transaction date posted on the credit card monthly statement) will be entitled to the applicable Cash Rebate Offer set out below:

<b>Eligible Customers</b>	<b>Cash Rebate Offer</b>
New Cardmembers	HK\$800 Cash Rebate
Existing Cardmembers	HK\$500 Cash Rebate

2. Eligible transactions (the “**Eligible Transactions**”) include posted local and overseas retail transactions, online transactions, the monthly repayment amount of merchant instalment plan, and mail/phone order(s). For the avoidance of doubt, the eligible transactions do not include, but not limited to, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of 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, transaction made via mobile app/ funds transfer and merchant transaction via electronic fund transfer platform/ reload of e-wallets (include but not limited to any transfer made via person to person (P2P) payment services) and any other types of electronic transaction specified by the Bank from time to time, other banking service 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 Eligible Customers. If a transaction is considered by the Bank to be ineligible, the Bank reserves the right to debit an amount equal to the value of the Welcome Offer from the Eligible Customer’s account without prior notice.
3. The Bank shall use the total Eligible Transactions amount in Hong Kong Dollars as shown on the credit card monthly statement to calculate and determine the Eligible Customers’ eligibility of the Cash Rebate Offer.
4. The Cash Rebate Offer will be credited to the Eligible Customer’s Eligible Credit Card account in no later than 6 months from the Eligible Credit Card approval month and will be shown on the credit card monthly statement.
5. In respect of the Cash Rebate Offer:
- If the relevant Credit Card account is voluntarily or involuntarily closed, any Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure; and
  - It shall be subject to the Terms and Conditions of “Cash Rebate” Rewards Program. For details, please visit the Bank’s website.
6. Eligible Customer is required to keep the credit card transaction records. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Eligible Customer 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 Customer.