

Terms and Conditions of the DCH Merchant Offers (the “DCH Merchant Offers”)

1. The promotion period is valid from 1 January 2025 to 31 December 2025 (both dates inclusive) (the **"Promotion Period"**).
2. Unless otherwise specified, cardmembers (**"Cardmembers"**) are required to settle payment with CNCBI DCH Living Mastercard Card issued by China CITIC Bank International Limited (the **"Bank"**) (the **"Eligible Card"**) to enjoy the DCH Merchant Offers.
3. Unless otherwise specified, the DCH Merchant Offers are only applicable to the outlets located in Hong Kong, designated website and/or mobile app of the respective merchants.
4. Unless otherwise specified, the DCH Merchant Offers irrespective of its form including but not limited to discounts or gifts, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers.
5. The gifts are available on a first-come-first-served basis, while stock lasts. Any change of the DCH Merchant Offers will be subject to the availability at the time of patronage and the offer details may be changed from time to time without prior notice.
6. The DCH Merchant Offers are provided by the respective merchants and may be subject to additional terms and conditions set out by the merchants, please contact respective merchants for details.
7. The DCH Merchant Offers shall be terminated immediately upon closure of merchants or any of their outlets.
8. Personal data of Cardmembers may be collected by the merchants and the use of such personal data shall be subject to the personal information collection statement of the merchants. The Bank is not involved in any part of the collection process nor usage of such data, please contact the respective merchants for related details.
9. In case of any disputes, Cardmembers are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by the Bank.
10. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by the merchants. 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 merchants. Any enquiry, claim or complaint should be directed to the Merchant.
11. 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.
12. The Bank and the merchants reserve the right to cancel the DCH Merchant Offers and to delete, replace, supplement or amend any of these Terms and Conditions without prior notice. In case of any dispute, the decision of the Bank and the merchants shall be final and binding.
13. 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.
14. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.