

Terms and Conditions of CNCBI CITICfirst Platinum Card Promotional Offer ("Promotional Offer")**General Terms and Conditions**

1. Unless otherwise specified, this Promotional Offer only applies to principal cardmembers ("Cardmember(s)") of the CNCBI CITICfirst Platinum Card ("Card(s)") issued by China CITIC Bank International Limited (the "Bank") whose application is submitted and approved between 1 July 2023 and 31 December 2023 (both dates inclusive) (the "Promotion Period").
2. Welcome Offer is not applicable to any Cardmember who currently holds or have cancelled any CNCBI credit cards (excluding supplementary Cardmember) issued by the Bank in the 12-month immediately preceding the relevant application for the credit card.
3. For CNCBI Credit Cards, the total amount in HK\$ as shown on the relevant monthly statements will be used to determine the eligibility for the Promotional Offer.
4. For the avoidance of doubt, Eligible Transactions (as described in Clause 17ii below) do not include, but not limited to, autopay, 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, Non-Conventional Interest Free Flexi Installment Plan and Tax Interest Free Flexi Installment Program, 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 Cardmembers. 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 or Cash Rebate from the Cardmember's account.
5. The Bank reserves the right to determine Cardmember's entitlement to any Promotional Offer. This Promotional Offer is only applicable to Cardmembers whose relevant Card account is determined by the Bank (in its sole and absolute discretion) to remain valid, in good standing, is not cancelled or terminated at all times during the entire Promotion Period and at the time of fulfillment. Otherwise the Bank may terminate the relevant Promotional Offer for such Cardmember without any prior notice.
6. This eligibility of this Promotional Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
7. In respect of any Cash Rebate offered under this Promotional Offer:
 - i. If the relevant Card account is voluntarily or involuntarily closed, the Cash Rebate unused or not yet credited to the account will be immediately forfeited upon the account closure; and
 - ii. It shall be subject to the Terms and Conditions of "Cash Rebate" Rewards Program. For details, please visit the Bank's website or contact the Bank's staff.
8. No part of this Promotional Offer is transferable, returnable or redeemable for cash. Cash Rebate received under this Promotional Offer can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
9. Cardmember is required to keep the relevant Card purchase records in respect of the Eligible Transaction. 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.
10. The Bank reserves the right to cancel the Promotional Offer or delete, replace, supplement or amend any of these Promotional Terms and Conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding on Cardmembers.
11. The use of the 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.
12. Fraud and abuse will result in forfeiture of a Cardmember's eligibility for the Welcome Offer and/or Cash Rebate in this Promotional 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 and/or Cash Rebate in this Promotional Offer directly from the Card without prior notice.
13. Except as otherwise expressly stated in these 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 Special Administrative Region. 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. These Promotional 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 Special Administrative Region.
15. In the event of any inconsistencies between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

Terms and Conditions of Welcome Offer

16. Each Cardmember is entitled the following welcome offer ("Welcome Offer") as described in Clause 17.
17. HK\$800 Cash Rebate ("Cash Rebate")
 - i. Cardmember is entitled to HK\$800 Cash Rebate upon accumulating Eligible Transactions (as described in sub-clause ii) for the total net amount of HK\$10,000 or above within the first 3 months of Card issuance (calculated with reference to the transaction dates). Each Cardmember is entitled to a maximum of HK\$800 Cash Rebate.
 - ii. "Eligible Transaction(s)" are transactions posted to the Bank's system including local retail, overseas spending, cash advance and monthly payment amount of merchant installment, online retail transaction(s) and retail transaction(s) incurred by way of mail/phone order(s) as determined by the Bank.
 - iii. The Cash Rebate will be credited to the relevant Card account within 3 months after fulfilling the requirements set out in Clause 17(i) above.
18. The Welcome Offer cannot be changed or returned. Each Cardmember is only eligible for the above Welcome Offer once regardless of the number of card applications.
19. If Cardmember applies for multiple Cards simultaneously, a Card is entitled for the Welcome Offer. Only the spending on the selected Card will be counted as Eligible Transaction(s). If Cardmember applies for multiple Cards simultaneously but does not specify which Card to entitle for the Welcome Offer, the Bank will automatically select one Card to entitle for the Welcome Offer and without prior notice. The Card selected cannot be changed. For any query, please contact the Bank staff for details.