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05-20 P1523



CNCBI Private Banking Card Services Guide

信銀國際私人銀行卡服務概覽



Enjoy unrestricted access to our Private Banking Centre

私人銀行中心服務唯您尊享

For the ultimate in exclusivity and security, your CNCBI Private Banking Card gives you exclusive access to our Private Banking Centre in Lippo Centre, Admiralty. The Centre is reserved solely for our Private Banking patrons and is thoughtfully designed so you can discuss anything that matters to you in the ultimate comfort and privacy of a home away from home. Do visit us soon and experience our centre's distinctiveness.

貴為信銀國際私人銀行卡持有人，您可於金鐘力寶中心的私人銀行中心，寫意和安心地享用優質服務。這個尊屬於私人銀行客戶的中心，為您特設私人理財空間，舒適寧靜。歡迎您隨時蒞臨，體驗優越的私人銀行服務。



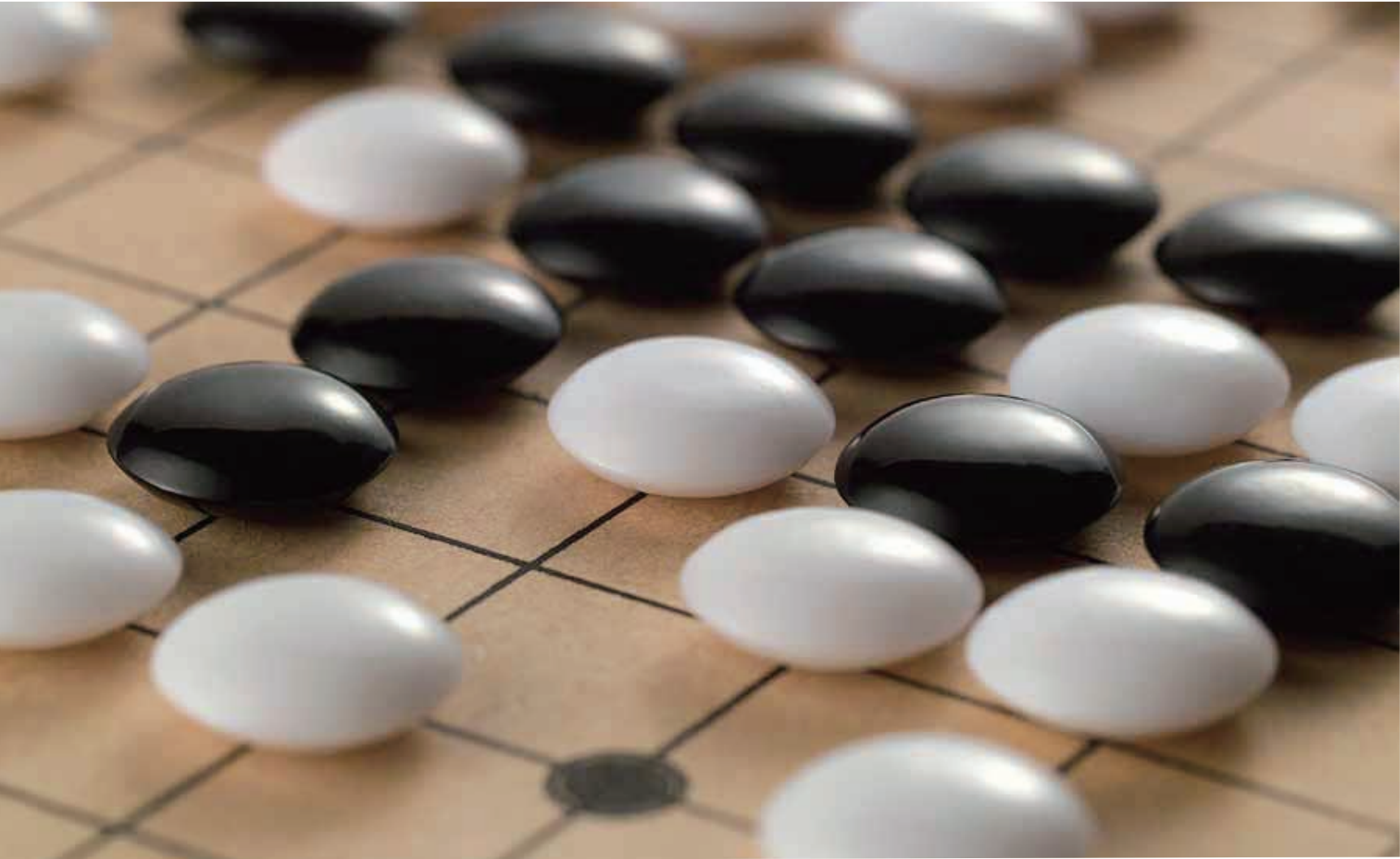
Enjoy premium air travel privileges
尊享不一樣的旅遊禮遇

Whenever you present your CNCBI Private Banking Card at designated Plaza Premium Lounges, you will be delighted with services that make travelling for business or leisure via numerous international airports even more enjoyable for you and one of your guests, all with our compliments. And simply request for personal meet and greet with limousine services by phone at **(852) 2216 9886**, and we will see to it that you receive the most hospitable service.

- 1. Please visit www.plazapremiumlounge.com for further information. Services and facilities may differ at various locations. Services and benefits offered by the lounge are subject to and bounded by the terms and conditions of Plaza Premium Lounge, and may be altered at any time without prior notice.
- 2. For complimentary airport limousine service, customer is required to raise the limousine booking request(s) at least 3 working days in advance to service provider by phone at (852) 2216 9886 or email (limo@dchml.com.hk).
- 3. China CITIC Bank International Limited (the "Bank") reserves the right to alter, suspend, or terminate the above promotional offers and its related terms and conditions at any time without prior notice. In case of dispute, the Bank's decision shall be final and binding.

您只需於指定的環亞機場貴賓室出示信銀國際私人銀行卡，無論旅遊或公幹，均可與一位同行的摯愛親朋，免費尊享獨特的服務和設施，並體驗不一樣的消閒情趣。再者，您可透過服務專線 **(852) 2216 9886**，預約機場豪華轎車接送服務，坐享無比寫意和方便。

- 1. 歡迎瀏覽www.plazapremiumlounge.com 以瞭解詳情；設於不同地點的候機室在服務和設施上均有所分別。上述候機禮遇受環亞機場貴賓候機室訂立之使用細則所約束，並可隨時更改而不事先通知。
- 2. 有關機場轎車免費接送服務預約，客戶須於最少3個工作天前致電 (852) 2216 9886或電郵(limo@dchml.com.hk)預約。
- 3. 中信銀行（國際）有限公司（「銀行」）保留隨時更改、暫停或取消上述服務及推廣優惠之權利，而毋須事先通知。如有任何爭議，銀行擁有最終決定權。



Enjoy unsurpassed cash rebates on your purchases
尊享特高信用卡簽賬現金回贈

As our esteemed Private Banking customer, you are entitled to a highly attractive 0.8% cash rebate*. All retail transactions at any merchant and cash advances are entitled to the Cash Rebate Rewards. The Cash Rebate amount calculated monthly will be credited to your Credit Card account automatically.

* Please refer to the Private Banking website www.citicprivatebanking.com for the terms and conditions

貴為中信銀行（國際）私人銀行客戶，您可獲高達0.8%信用卡消費簽賬現金回贈*。現金回贈獎賞涵蓋所有零售消費簽賬及現金透支。現金回贈將每月計算，並自動存入您的信用卡戶口。

* 有關條款及細則請參閱私人銀行網頁 www.citicprivatebanking.com



Enjoy more conveniences and value-add services
尊享更多方便和增值服務

Your CNCBI Private Banking Card entitles you to all the other CNCBI Platinum Card benefits*.

- 1. 52-day Interest-free Repayment Period
- 2. Cash Advance
- 3. Octopus Automatic Add Value Service
- 4. Multiple Payment Methods
- 5. Private Banking Card Customer Service Hotline
Tel: (852) 2280 1880

* Please refer to the Private Banking website www.citicprivatebanking.com for the terms and conditions

信銀國際私人銀行卡具備信銀國際白金卡的現有優惠*。

- 1. 52天免息還款期
- 2. 現金透支
- 3. 八達通自動增值服務
- 4. 多元化繳費方法
- 5. 私人銀行卡客戶服務熱線：**(852) 2280 1880**

* 有關條款及細則請參閱私人銀行網頁 www.citicprivatebanking.com

Thank you for choosing CNCBI Private Banking Card Services!

- 1. Please sign on the signature panel at the back of this Card immediately. The signature should be the same as the one on your application form.
- 2. By activating the enclosed Card, you have agreed to accept and to be bound by the Terms and Conditions of the respective Cardmember Agreement.

Personal Identification Number (PIN) for ATM

- 1. For new card or lost card replacement, the PIN will be issued right after your acknowledgment on receipt of the Card.
- 2. Upon receipt of your PIN, please memorise and destroy it immediately.

Important Notes on PIN Change

For your protection, in the event of PIN change, please be reminded not to use your date of birth, HKID Number, telephone number or any sequential / repeated numbers (e.g. 123456, 111111, etc.) as your ATM or Phone PIN.

多謝選用信銀國際私人銀行卡服務！

- 1. 請即時於信用卡背面指定位置上簽署，簽署須與申請表格上之簽署相符。
- 2. 一經確認收妥此卡，即表示您同意接受相關之會員合約條款並受其限制。

自動櫃員機私人密碼

- 1. 如屬新卡或失卡補發，您的私人密碼將於新卡確認收妥後立即寄出。
- 2. 您於收到櫃員機私人密碼後，請緊記並即時銷毀。

更改密碼須知

如欲更改密碼，請勿以您的出生日期、香港身份證號碼、電話號碼或簡單 / 類同號碼（例如：123456、111111等）作為您的自動櫃員機或電話理財私人密碼以達致最有效之保障。





CITICdiamond 銀聯雙幣信用卡服務指南

CITICdiamond UnionPay Dual Currency Credit Card Service Guide

親愛的會員：

歡迎你成為信銀國際 CITICdiamond 銀聯雙幣信用卡會員的一份子！信銀國際讓你盡享中港跨境以至全球的消費優勢及非凡禮遇。一張信用卡同時擁有港元及人民幣兩個賬戶，內地簽賬以人民幣結算，本地及海外簽賬則以港元結算，節省兌換開支。

為保障你的利益，附奉之信用卡暫未確認啟用。

請即致電鑽石卡客戶服務熱線 22801888 並按指示完成收妥新卡手續。

中信銀行(國際)有限公司 謹啟

Dear Cardmember,

Welcome to be one of our valued CNCBI CITICdiamond UnionPay Dual Currency Credit Cardmembers! CNCBI provides you with spending privileges in Hong Kong, mainland China and around the world. With a HKD and RMB account in one card, spending in mainland China will be settled in RMB while those made in Hong Kong and overseas will be settled in HKD, helping you save on currency exchange fees.

For your own protection, the enclosed card has not yet been activated. Please call our Diamond Card Customer Service Hotline at 2280 1888, and follow the instructions for card activation.

China CITIC Bank International Limited

提醒您：借定唔借？還得到先好借！
Reminder: To borrow or not to borrow? Borrow only if you can repay!

註 Remarks:

我們在審核閣下之申請時，已參考由信貸資訊服務公司所提供有關閣下之信貸評估報告。如閣下希望查閱該份信貸報告，請致電環聯資訊有限公司(聯絡電話25771816)或瀏覽網址www.transunion.hk。閣下可能需就該查閱繳交有關之費用。

We have reviewed your application with reference to the related credit assessment report provided by credit reference agency. If you wish to access the report, please contact TransUnion Limited at 25771816 or visit www.transunion.hk. You may need to pay the related charges for accessing the report.

「現金回贈」獎賞計劃¹ Cash Rebate Rewards Program¹

信銀國際 CITICdiamond 銀聯雙幣信用卡會員專享0.55%特高現金回贈，即每HK\$180簽賬消費≈HK\$1現金回贈。憑卡於任何商戶簽賬購物或現金透支，即可賺取現金回贈。現金回贈計算方法簡單統一，沒有持卡年資或最低消費金額限制。現金回贈金額將按月結單周期計算，自動存入您的信銀國際 CITICdiamond 銀聯雙幣信用卡賬戶，並顯示於下一期信用卡月結單內。

CNCBI CITICdiamond UnionPay Dual Currency Credit Card Cardmembers can enjoy the exclusive 0.55% Cash Rebate. For every HK\$180 spending with the CNCBI CITICdiamond UnionPay Dual Currency Credit Card, you can earn ~ HK\$1 Cash Rebate. All retail transactions at any merchant and cash advance are entitled to the Cash Rebate Rewards. Moreover, the Cash Rebate conversion is simple and easy to be calculated. No requirement on the year of membership and minimum spending amount is imposed. The Cash Rebate amount, calculated based on statement cycle, will be credited to your CNCBI CITICdiamond UnionPay Dual Currency Credit Card account automatically and it will be shown on your next monthly credit card statement.

海外簽賬手續費全免 Handling fee waiver for overseas spending

無論於內地或海外簽賬，海外簽賬手續費一律全免，讓你時刻消費更盡情。

Shopping is more enjoyable with the handling fee waiver for spending made in mainland China and overseas.

永久豁免年費 Perpetual annual fee waiver

電子錢包 Mobile Wallet



信銀國際信用卡為您提供便捷的流動支付服務，讓您以信用卡付款時更具彈性、安全及快捷。信銀國際現提供雲閃付App流動支付。立即將您的信銀國際CITICdiamond銀聯雙幣信用卡加入雲閃付App，以享豐富優惠。

CNCBI Credit Card offers you a more flexible way in mobile payments, and lets you experience a simple, secure and convenient credit card payment. CNCBI Credit Card is now available for Union Pay App. Add your CNCBI CITICdiamond UnionPay Dual Currency Credit Card to UnionPay App for the fabulous offers.

詳情請瀏覽 For details:

雲閃付App: www.cncbinternational.com/upiapp
UnionPay App: www.cncbinternational.com/en/upiapp

簡易付款方式 Simple payment method

還款途徑 Payment Options	港幣賬戶 HKD Account	人民幣賬戶 RMB Account	
	以港幣還款 Payment in HKD	以港幣還款 Payment in HKD	以人民幣還款 Payment in CNY
自動轉賬 Autopay	✓		✓
繳費靈 PPS	✓		
本行櫃員機 CNCBI ATM (以本行之提款卡 Via CNCBI ATM Card)	✓		✓
繳費易 Jet Payment	✓		
本行網上理財 CNCBI i-banking services (轉賬Transfer)	✓		✓
本行分行 CNCBI Branches	✓	✓	✓
郵寄支票 Cheque by Mail	✓	✓	✓

「套現分期」計劃及「靈活套現」計劃^{2,3} Cash-In Installment Program and Flexi Cash-in Program^{2,3}

毋須文件・特快批核！
No Document Required n Speedy Approval！

「套現分期」計劃為你提供靈活方便的現金；毋須遞交任何文件，專享特惠月費優惠，現金最快3天到手，還款期更長達60個月，助你實現心中夢想。

另備有「靈活套現」計劃，讓你大大節省利息開支。

The Cash-In Installment Program exclusively offers you ready cash as fast as in 3 days with a repayment period of as long as 60 months. No supporting document is required so as to give you maximum convenience. You will be able to realize your dreams with ample and easily-available financial resources！

Besides, the Flexi Cash-in Program enables you to enjoy incredible interest savings.



「八達通自動增值」服務⁴ Octopus Automatic Add Value Service⁴



您可透過信銀國際 CITICdiamond 銀聯雙幣信用卡「八達通自動增值」服務自動為您及摯愛親朋的任何一款八達通增值。每當八達通儲值額不足時，便會自動為您們增值HK\$250或HK\$500，讓您們時刻方便無憂。而所有增值記錄均詳列於信用卡月結單上，一目了然。

You and your beloved ones can enjoy extra convenience by signing-up the CNCBI CITICdiamond UnionPay Dual Currency Credit Card Octopus Automatic Add Value Service (“AAVS”). When the remaining value of the Octopus with AAVS is insufficient to cover the payment, HK\$250 or HK\$500 will be automatically debited from your card for auto-reloading. It's absolutely hassle free! You can also easily check all the reloading records by referring to your credit card monthly statement.

多重理財優勢 An Array of Financial Convenience

現金透支 Cash Advance

你可透過全球印有「銀通」、「銀聯」標誌的自動櫃員機作港元現金透支，而人民幣現金透支則可透過全球印有「銀聯」標誌的自動櫃員機辦理。

You can withdraw HKD cash via any of the ATMs with “JETCO” or “UnionPay” logos around the world, while RMB cash can be withdrawn via any of the ATMs with “UnionPay” logo.

長達57日免息還款期 Up to 57-day Interest-free Repayment Period

信銀國際 CITICdiamond 銀聯雙幣信用卡提供長達57日免息還款期，時間充裕，理財自然更得心應手。

CNCBI CITICdiamond UnionPay Dual Currency Credit Card offers a up to 57-day interest-free repayment period to enhance your financial flexibility.

失卡保障 Card Loss Protection

如發現你的信銀國際 CITICdiamond 銀聯雙幣信用卡遺失或被竊，請即致電24小時報失卡熱線3603 7899通知銀行。

If your CNCBI CITICdiamond UnionPay Dual Currency Credit Card is lost or stolen, please call the 24-hour Report Loss Hotline 3603 7899 immediately.

註 Remarks：

- 有關「現金回贈」獎賞計劃之條款及細則，請參閱網址www.cncbinternational.com。
For the Terms & Conditions of Cash Rebate Rewards Program, please refer to our website at www.cncbinternational.com.
- 有關「套現分期」計劃及「靈活套現」計劃之條款及細則，請參閱網址www.cncbinternational.com。
For the Terms and Conditions of Cash-In Installment Program and Flexi Cash-in Program, please visit our website at www.cncbinternational.com.
- 「套現分期」計劃及「靈活套現」計劃不適用於人民幣帳戶。
Cash-In Installment Program and Flexi Cash-in Program are not applicable to RMB account.
- 有關「八達通自動增值」服務之條款及細則，請參閱網址www.cncbinternational.com。
For the Terms & Conditions of Octopus Automatic Add Value Service, please refer to our website at www.cncbinternational.com.

有關加強海外自動櫃員機交易的保安措施 Information regarding enhanced security measures for using overseas ATM services

為加強海外自動櫃員機交易的保安及按金管局的指引，本行所有自動櫃員機卡及信用卡的海外自動櫃員機現金提款功能(包括現金透支)已被設定為「未啟動」。

為使你可於確認新卡後使用海外自動櫃員機服務，你須預先透過以下渠道啟動海外自動櫃員機的交易功能，並設定其生效時間及每日海外提款的最高限額。

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal capability (including cash advance) for all ATMs cards and credit cards has been pre-set as “deactivated”.

If you wish to use the overseas ATM service after card activation, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels.

啟動海外自動櫃員機交易渠道 Overseas ATM Services Activation Channels

- ◆ 全港附有「銀通」標誌的自動櫃員機
JETCO ATMs in Hong Kong
- ◆ 致電鑽石卡客戶服務熱線
Call our Diamond Card : **2280 1888**
Customer Service Hotline
- ◆ 登入CITIC流動理財或網上理財
Login CITICmobile or i-banking

如欲查詢最新優惠及服務詳情，歡迎致電鑽石卡
客戶服務熱線2280 1888。

To enquire about our latest promotion and services,
please call our Diamond Card Customer Service Hotline
2280 1888.

www.cncbinternational.com



CITICfirst 白金卡服務指南 Platinum Card Service Guide



親愛的會員：

歡迎您成為信銀國際CITICfirst白金卡會員的一份子！信銀國際CITICfirst白金卡為您特設專享的獎賞計劃及服務，讓您的生活變得更精彩！

以信銀國際CITICfirst白金卡簽賬購物或現金透支，會員專享0.55%「現金回贈」獎賞計劃。另外，「幾時都分期」簽賬計劃可讓您在不同商號消費後分期付款，盡情享受購物樂趣！

為保障您的利益，附奉之信銀國際CITICfirst白金卡暫未確認啟用。請即致電信銀國際CITICfirst白金卡客戶服務熱線2280 1888並按指示完成收妥新卡手續。

中信銀行(國際)有限公司 謹啟

Dear Cardmember,

Welcome to be our valued CNCBI CITICfirst Platinum Cardmembers! With the exclusive rewards program and features, you will have a more enjoyable moment every time you spend with the CNCBI CITICfirst Platinum Card.

The 0.55% Cash Rebate Rewards Program is exclusively prepared for the CNCBI CITICfirst Platinum Cardmembers. Besides, the Retail Purchase Installment Plan offers a flexible installment plan to you with no limitation on the choice of merchant. You can enjoy your shopping with full of fun!

For your own protection, the enclosed card has not yet been activated. Please call our CNCBI CITICfirst Platinum Card Customer Service Hotline at 2280 1888, and follow the instructions for card activation.

China CITIC Bank International Limited

提提您：借定唔借？還得到先好借！

Reminder: To borrow or not to borrow?
Borrow only if you can repay!

註 Remarks:

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We have reviewed your application with reference to the related credit assessment report provided by credit reference agency. If you wish to access the report, please contact TransUnion Limited at 2577 1816 or visit www.transunion.hk. You may need to pay the related charges for accessing the report.

「現金回贈」獎賞計劃¹ Cash Rebate Rewards Program¹

唯信銀國際CITICfirst白金卡會員專享！
Exclusive for the CNCBI CITICfirst Platinum Cardmembers！

信銀國際CITICfirst白金卡會員專享0.55%特高現金回贈，即每HK\$180簽賬消費=~HK\$1現金回贈。憑卡於任何商戶簽賬購物或現金透支，即可賺取現金回贈。現金回贈計算方法簡單統一，沒有持卡年資或最低消費金額限制。現金回贈金額將按月結單周期計算，自動存入您的信銀國際CITICfirst白金卡賬戶，並顯示於下一期信用卡月結單內。

CNCBI CITICfirst Platinum Cardmembers can enjoy the exclusive 0.55% Cash Rebate. For every HK\$180 spending with the CNCBI CITICfirst Platinum Card, you can earn ~HK\$1 Cash Rebate. All retail transactions at any merchant and cash advance are entitled to the Cash Rebate Rewards. Moreover, the Cash Rebate conversion is simple and easy to be calculated. No requirement on the year of membership and minimum spending amount is imposed. The Cash Rebate amount, calculated based on statement cycle, will be credited to your CNCBI CITICfirst Platinum Card account automatically and it will be shown on your next monthly credit card statement.

信銀國際電子錢包 CNCBI Mobile Wallet

信銀國際信用卡為您提供便捷的流動支付服務，讓您以信用卡付款時更具彈性、安全及快捷。信銀國際現提供Apple Pay及Google Pay流動支付。立即將您的信銀國際CITICfirst白金卡加入Apple Pay及/或Google Pay，以享豐富優惠。

CNCBI Credit Card offers you a more flexible way in mobile payments, and lets you experience a simple, secure and convenient credit card payment. CNCBI Credit Card is now available for Apple Pay and Google Pay. Add your CNCBI CITICfirst Platinum Card to Apple Pay and/or Google Pay for the fabulous offers.

詳情請瀏覽 For details:

Apple Pay: www.cncbinternational.com/applepay

Google Pay: www.cncbinternational.com/googlepay

「套現分期」計劃及「靈活套現」計劃² Cash-In Installment Program and Flexi Cash-in Program²

毋須文件・特快批核！
No Document Required・Speedy Approval！

信銀國際信用卡「套現分期」計劃讓您專享最強大的現金後盾；毋須遞交任何文件，專享特惠月費優惠，現金最快3天到手，還款期更長達60個月，助您實現心中夢想。

另備有「靈活套現」計劃，讓您大大節省利息開支。只須致電信用卡客戶服務熱線2280 1888申請，必有一種計劃適合您的理財需要。

The CNCBI Credit Card Cash-In Installment Program exclusively offers you ready cash as fast as in 3 days with a repayment period of as long as 60 months. No supporting document is required so as to give you maximum convenience. You will be able to realize your dreams with ample and easily-available financial resources!

Besides, the Flexi Cash-in Program enables you to enjoy incredible interest savings. Please call the Credit Card Customer Service Hotline at 2280 1888 now and apply for the plan that best suits your needs!



「幾時都分期」簽賬計劃³ Retail Purchase Installment Plan³

隨時分期・隨處分期・樣樣都可以分期！
Anytime・Anywhere・Just pay by installments！

使用「幾時都分期」簽賬計劃，無論購物、吃喝玩樂或任何消費，都可以分期付款，隨時用、隨處用、隨心用！總之簽賬就可以免息分期。

只要用信銀國際CITICfirst白金卡簽賬，於簽賬後至入賬月結單到期日7天前，致電客戶服務熱線辦妥簡單登記手續，我們便會即時為您辦理簽賬分期。

The Retail Purchase Installment Plan allows you to settle your retail purchases, entertainment or other spending by installments. Whatever transactions you make with the CNCBI CITICfirst Platinum Card, they can be arranged for an installment plan.

To enjoy this special privilege, simply call the Customer Service Hotline 7 days before the Payment Due Date, and the application will be proceeded at once.



「八達通自動增值」服務⁴ Octopus Automatic Add Value Service⁴

您可透過信銀國際CITICfirst白金卡「八達通自動增值」服務自動為您及摯愛親朋的任何一款八達通增值。每當八達通儲值額不足時，便會自動為您們增值HK\$250或HK\$500，讓您們時刻方便無憂。而所有增值記錄均詳列於信用卡月結單上，一目了然。



You and your beloved ones can enjoy extra convenience by signing-up the CNCBI CITICfirst Platinum Card Octopus Automatic Add Value Service ("AAVS"). When the remaining value of the Octopus with AAVS is insufficient to cover the payment, HK\$250 or HK\$500 will be automatically debited from your card for auto-reloading. It's absolutely hassle free! You can also easily check all the reloading records by referring to your credit card monthly statement.

有關加強海外自動櫃員機交易的保安措施 Information regarding enhanced security measures for using overseas ATM services

為加強海外自動櫃員機交易的保安及按金管局之指引，本行所有信用卡的海外自動櫃員機現金提款功能(包括現金透支)已被設定為「未啟動」。

為使您可於確認新卡後使用海外自動櫃員機服務，您須預先透過以下渠道啟動海外自動櫃員機的交易功能，並設定其生效時間及每日海外提款的最高限額。

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal capability (including cash advance) for all credit cards has been pre-set as "deactivated".

If you wish to use the overseas ATM service after card activation, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels.

■ 啟動海外自動櫃員機交易渠道 Overseas ATM Services Activation Channels

- 全港附有「銀通」標誌的自動櫃員機 JETCO ATMs in Hong Kong
- 致電信銀國際CITICfirst白金卡客戶服務熱線：2280 1888
Call CNCBI CITICfirst Platinum Card Customer Service Hotline
- 登入CITIC流動理財或網上理財
Login CITICmobile or i-banking

註 Remarks:

1. 有關「現金回贈」獎賞計劃之條款及細則，請參閱網址www.cncbinternational.com。
1. For the Terms & Conditions of Cash Rebate Rewards Program, please refer to our website at www.cncbinternational.com.
2. 有關「套現分期」計劃及「靈活套現」計劃之條款及細則，請參閱網址 www.cncbinternational.com。
2. For the Terms and Conditions of Cash-In Installment Program and Flexi Cash-in Program, please visit our website at www.cncbinternational.com.
3. 「幾時都分期」簽賬計劃之條款、細則及有關收費詳情，請參閱網址 www.cncbinternational.com。我們為個別會員特設的分期付款信用額已顯示於隨新卡附奉的函件內。另外，您亦可參考信銀國際CITICfirst白金卡月結單上所顯示的尚餘分期付款信用額。
3. Please visit our website at www.cncbinternational.com for the Terms and Conditions, and relevant charges of the Retail Purchase Installment Plan. The individual Installment Credit Limit that we specially offer to each Cardmember is shown on the Platinum Card Carrier. Or you may also refer to the Available Installment Credit Limit shown on your CNCBI CITICfirst Platinum Card monthly statement.
4. 有關「八達通自動增值」服務之條款及細則，請參閱網址www.cncbinternational.com。
4. For the Terms & Conditions of Octopus Automatic Add Value Service, please refer to our website at www.cncbinternational.com.

附屬卡 Supplementary Cards

您可為15歲或以上的家庭成員或摯友申請附屬卡，與他們共享精彩優惠。

Share the exclusive privileges with your beloved ones including family members and friends aged 15 or above.



多重理財優勢 An Array of Financial Convenience

■ 現金透支 Cash Advance

您可透過全球印有「VISA」、「Mastercard」或「銀通」標誌的自動櫃員機及全球 VISA/Mastercard 會員銀行，又或親往中信銀行(國際)各分行提取現金透支。您的自動櫃員機私人密碼將於確認收妥新卡後隨即寄出。

You can withdraw cash via any of the ATMs with “VISA”, “Mastercard” or “JETCO” logos and VISA / Mastercard member banks around the world, or from any China CITIC Bank International branches. Your ATM password will be mailed to you after you have confirmed receipt of the new card.

■ 長達57日免息還款期 Up to 57-day Interest-free Repayment Period

信銀國際CITICfirst白金卡提供長達57日免息還款期，時間充裕，理財自然更得心應手。

CNCBI CITICfirst Platinum Card offers up to 57-day interest-free repayment period to enhance your financial flexibility.

■ 失卡保障 Card Loss Protection

如發現您的信銀國際CITICfirst白金卡遺失或被竊，請即致電24小時報失卡熱線3603 7899通知銀行。

If your CNCBI CITICfirst Platinum Card is lost or stolen, please call the 24-hour Report Loss Hotline 3603 7899 immediately.

多種付款方式 Multiple Payment Methods

■ 自動轉賬 Autopay

我們將按您的指示，於「到期繳款日」從指定之往來或儲蓄戶口中扣除於自動轉賬申請表上指定之每月還款額。如欲索取自動轉賬授權書，請致電信銀國際CITICfirst白金卡客戶服務熱線2280 1888。如欲更改預設的付款額或停止過賬，請於「到期繳款日」的最少一個工作天前，致電我們的信銀國際CITICfirst白金卡客戶服務熱線辦理。

Your designated Current or Savings Account will be automatically debited on the Payment Due Date for the amount specified on the autopay application form. Simply call the CNCBI CITICfirst Platinum Card Customer Service Hotline at 2280 1888 for the Autopay Enrollment Form. If you want to change the pre-set payment amount or stop the transfer, please call the CNCBI CITICfirst Platinum Card Customer Service Hotline at least one working day prior to the Payment Due Date.

■ 戶口轉賬

Transfer from your China CITIC Bank International Account

可致電信銀國際CITICfirst白金卡客戶服務熱線2280 1888或利用自動櫃員機或經中信銀行(國際)i-banking網上理財(網址：www.cncbinternational.com)*提供的「轉賬服務」，從您的中信銀行(國際)往來或儲蓄戶口轉賬付款。於星期一至六晚上十一時前(星期日及公眾假期除外)繳付賬項，將作即日付款辦理。

You can also make payment transfer via your China CITIC Bank International Account through our CNCBI CITICfirst Platinum Card Customer Service Hotline at 2280 1888 or at any of our ATMs or through the Transfer Fund Services provided by our i-banking Services at www.cncbinternational.com*. Payment made before 11:00 p.m. on Mondays to Saturdays (except Sundays and Public Holidays) will be processed on the same working day.

■ 中信銀行(國際)網上理財* China CITIC Bank International i-banking Services*

您亦可經由中信銀行(國際)i-banking網上理財提供的「繳付賬單服務」(網址：www.cncbinternational.com)，從您的中信銀行(國際)往來或儲蓄戶口繳付信銀國際CITICfirst白金卡賬項。於星期一至五下午四時半前繳付(星期六、星期日及公眾假期除外)，將作即日付款辦理。

You may settle your payment by your China CITIC Bank International Current or Savings Account through the Bill Payment Services provided by our i-banking Services at www.cncbinternational.com. Payment made before 4:30pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day.

■ 郵寄支票 By Mail

請撕下付款存根，最遲於「到期付款日」的三個工作天前，連同以「中信銀行(國際)有限公司」(如使用您本人之支票繳付信用卡結欠)或「中信銀行(國際)有限公司—「信用卡客戶名稱」」(如使用第三者支票繳付您之信用卡結欠)為抬頭的劃線支票，寄香港筲箕灣郵政信箱44192號收。請於支票背面寫上您的信銀國際CITICfirst白金卡賬號。請勿郵寄現金或期票。

Mail a crossed cheque payable to “China CITIC Bank International Limited” (if repayment by your own cheque) or “China CITIC Bank International Limited – for account of (Credit Card holder name)” (for card repayment using 3rd party cheque) together with the Payment Stub to P.O. Box 44192, Shau Kei Wan Post Office, Hong Kong at least 3 working days before the Payment Due Date. Please mark your CNCBI CITICfirst Platinum Card Number at the back of the cheque. Do not send cash or post-dated cheque.

■ 「繳費靈」 PPS Services

您可使用音頻電話或瀏覽<http://www.ppskh.com>網頁，透過「繳費靈」服務從指定之銀行的港元戶口轉賬付款。「繳費靈」截數時間為星期一至五晚上七時(星期六、星期日及公眾假期除外)，所有於截數時間前完成的繳款指示將於同一個工作天轉賬。有關詳情可致電「繳費靈」查詢熱線900 0022 2328。中信銀行(國際)之「繳費靈」商戶號碼為「9189」。

PPS allows you to make payment from any designated bank account in Hong Kong dollars by using any touch tone phone or visiting <http://www.ppskh.com>. Payments made before 7:00pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day. For more details, simply call the PPS Hotline 900 0022 2328. Merchant Code for China CITIC Bank International is “9189”.

■ 「繳費易」 JET Payment

您可透過任何貼有「繳費易」標誌之「銀通」自動櫃員機，於銀通網絡從您的銀行戶口繳付信銀國際CITICfirst白金卡賬項。「繳費易」截數時間為星期一至五晚上七時半(星期六、星期日及公眾假期除外)，所有於截數時間前完成的轉賬將於同一個工作天辦理。

You may settle your payment by accessing your bank account held at any JETCO member banks through any ATMs bearing the JET PAYMENT Logo. Payment made before 7:30pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day.

■ 中信銀行(國際)分行 China CITIC Bank International Branches

您可於中信銀行(國際)各分行以現金或支票繳付信銀國際CITICfirst白金卡賬項。

現金繳付 — 如於星期一至五下午五時或星期六下午一時前繳付，將於同一個工作天內辦理。

支票繳付 — 如於星期一至五下午五時，將於同一個工作天內辦理。如於星期六繳付，將於下一個工作天內辦理。期票恕不接受。

You can also make cash or cheque payment over the counter at any of our branches.

Cash Payment – Payment made before 5:00pm on Mondays to Fridays or 1:00pm on Saturdays will be processed on the same working day.

Cheque Payment – Payment made before 5:00pm on Mondays to Fridays will be processed on the same working day. Payment made on Saturdays will be processed on the next working day. Post-dated cheque is not accepted.

* 適用於中信銀行(國際)之i-banking網上理財之客戶。

Applicable to customers who have subscribed to China CITIC Bank International i-banking Services.

如欲查詢最新優惠及服務詳情，歡迎致電信銀國際CITICfirst白金卡客戶服務熱線**2280 1888**。

To enquire about our latest promotion and services, please call our CNCBI CITICfirst Platinum Card Customer Service Hotline **2280 1888**.

☎ www.cncbinternational.com

信銀國際大灣區雙幣信用卡 服務指南

CNCBI GBA Dual Currency Credit Card Service Guide



親愛的會員：

歡迎你成為信銀國際大灣區雙幣信用卡會員的一份子！信銀國際讓你盡享中港跨境以至全球的消費優勢及非凡禮遇。一張信用卡同時擁有港元及人民幣兩個賬戶，內地簽賬以人民幣結算，本地及海外簽賬則以港元結算，節省兌換開支。

為保障你的利益，附奉之信用卡暫未確認啟用。請即致電鑽石卡客戶服務熱線22801888並按指示完成收妥新卡手續。

中信銀行(國際)有限公司 謹啟

Dear Cardmember,

Welcome to be one of our valued CNCBI GBA Dual Currency Credit Cardmembers! CNCBI provides you with spending privileges in Hong Kong, mainland China and around the world. With a HKD and RMB account in one card, spending in mainland China will be settled in RMB while those made in Hong Kong and overseas will be settled in HKD, helping you save on currency exchange fees.

For your own protection, the enclosed card has not yet been activated. Please call our Diamond Card Customer Service Hotline at 2280 1888, and follow the instructions for card activation.

China CITIC Bank International Limited

註 Remarks：

我們在審核閣下之申請時，已參考由信貸資訊服務公司所提供有關閣下之信貸評估報告。如閣下希望查閱該份信貸報告，請向有關信貸資料服務機構查詢。閣下可能需就該查閱繳交有關之費用。

We have reviewed your application with reference to the related credit assessment report provided by credit reference agency. If you wish to access the report, please check with related credit reference agencies. You may need to pay the related charges for accessing the report.

信銀國際大灣區雙幣信用卡會員專享 Exclusive for CNCBI GBA Dual Currency Credit Cardmembers



「信銀國際雙幣信用卡現金回贈」獎賞計劃² “CNCBI Dual Currency Credit Card Cash Rebate” Rewards Program²

信銀國際大灣區雙幣信用卡會員專享0.55%特高現金回贈，即每HK\$180簽賬消費≈HK\$1現金回贈。憑卡於任何商戶簽賬購物或現金透支，即可賺取現金回贈。現金回贈計算方法簡單統一，沒有持卡年資或最低消費金額限制。現金回贈金額將按月結單周期計算，自動存入您的信銀國際大灣區雙幣信用卡賬戶，並顯示於下一期信用卡月結單內。

CNCBI GBA Dual Currency Credit Card Cardmembers can enjoy the exclusive 0.55% Cash Rebate. For every HK\$180 spending, you can earn ~ HK\$1 Cash Rebate. All retail transactions at any merchant and cash advance are entitled to the Cash Rebate Rewards. Moreover, the Cash Rebate conversion is simple and easy to be calculated. No requirement on the year of membership and minimum spending amount is imposed. The Cash Rebate amount, calculated based on statement cycle, will be credited to your CNCBI GBA Dual Currency Credit Card account automatically and it will be shown on your next monthly credit card statement.

更多雙幣信用卡優惠 More Dual Currency Credit Card Privileges



海外簽賬手續費全免 Handling fee waiver for overseas spending

無論於內地或海外簽賬，海外簽賬手續費一律全免，讓你時刻消費更盡情。

Shopping is more enjoyable with the handling fee waiver for spending made in mainland China and overseas.



信銀國際電子錢包 CNCBI Mobile Wallet

信銀國際信用卡為您提供便捷的流動支付服務，讓您以信用卡付款時更具彈性、安全及快捷。信銀國際雙幣信用卡現提供雲閃付APP，立即將您的信銀國際大灣區雙幣信用卡加入雲閃付APP，以體驗簡易跨境流動支付服務及盡享精彩優惠。

CNCBI Credit Card offers you a more flexible way in mobile payments, and lets you experience a simple, secure and convenient credit card payment. CNCBI Dual Currency Credit Card is now available for UnionPay APP, add your CNCBI GBA Dual Currency Credit Card to UnionPay APP to enjoy the new convenient service and fantastic offers!

詳情請瀏覽 For details:

雲閃付APP: www.cncbinational.com/upiapp

UnionPay APP: www.cncbinational.com/en/upiapp



簡易付款方式 Simple payment method

還款途徑 Payment Options	港幣賬戶 HKD Account	人民幣賬戶 RMB Account	
	以港幣還款 Payment in HKD	以港幣還款 Payment in HKD	以人民幣還款 Payment in CNY
自動轉賬 Autopay	✓		✓
繳費靈 PPS	✓		
本行櫃員機 CNCBI ATM (以本行之提款卡 Via CNCBI ATM Card)	✓		✓
繳費易 Jet Payment	✓		
本行網上理財 CNCBI i-banking services (轉賬 Transfer)	✓		✓
本行分行 CNCBI Branches	✓	✓	✓
郵寄支票 Cheque by Mail	✓	✓	✓



「八達通自動增值」服務³

Octopus Automatic Add Value Service³

您可透過信銀國際大灣區雙幣信用卡「八達通自動增值」服務自動為您及摯愛親朋的任何一款八達通增值。每當八達通儲值額不足時，便會自動為您們增值HK\$250或HK\$500，讓您們時刻方便無憂。而所有增值記錄均詳列於信用卡月結單上，一目了然。

You and your beloved ones can enjoy extra convenience by signing-up the CNCBI GBA Dual Currency Credit Card Octopus Automatic Add Value Service ("AAVS"). When the remaining value of the Octopus with AAVS is insufficient to cover the payment, HK\$250 or HK\$500 will be automatically debited from your card for auto-reloading. It's absolutely hassle free! You can also easily check all the reloading records by referring to your credit card monthly statement.



「套現分期」計劃及「靈活套現」計劃^{4,5} Cash-In Installment Program and Flexi Cash-in Program^{4,5}

毋須文件・特快批核！

No Document Required n Speedy Approval !

「套現分期」計劃為您提供靈活方便的現金；毋須遞交任何文件，專享特惠月費優惠，現金最快3天到手，還款期更長達60個月，助你實現心中夢想。

另備有「靈活套現」計劃，讓你大大節省利息開支。

The Cash-In Installment Program exclusively offers you ready cash as fast as in 3 days with a repayment period of as long as 60 months. No supporting document is required so as to give you maximum convenience. You will be able to realize your dreams with ample and easily-available financial resources !

Besides, the Flexi Cash-in Program enables you to enjoy incredible interest savings.

註 Remarks:

- 須受人民幣簽賬推廣優惠之條款及細則約束，詳情請參閱網址www.cncbinternational.com。Terms & conditions of Renminbi Spending Promotional Offer apply, please refer to our website at www.cncbinternational.com for details.
- 須受「信銀國際雙幣信用卡現金回贈」獎賞計劃之條款及細則約束，詳情請參閱網址www.cncbinternational.com。Terms & conditions of "CNCBI Dual Currency Credit Card Cash Rebate" Rewards Program apply, please refer to our website at www.cncbinternational.com for details.
- 須受「八達通自動增值」服務之條款及細則約束，詳情請參閱網址www.cncbinternational.com。Terms and conditions of Octopus Automatic Add Value Service apply, please refer to please refer to our website at www.cncbinternational.com for details.
- 須受「套現分期」計劃及「靈活套現」計劃之條款及細則約束，詳情請參閱網址www.cncbinternational.com。Terms and conditions of Cash In Instalment Program and Flexi Cash in Program apply, please refer to please refer to our website at www.cncbinternational.com for details.
- 「套現分期」計劃及「靈活套現」計劃不適用於人民幣賬戶。Cash In Instalment Program and Flexi Cash in Program are not applicable to RMB account.



多重理財優勢 An Array of Financial Convenience

現金透支

Cash Advance

你可透過全球印有「銀通」、「銀聯」標誌的自動櫃員機作港元現金透支，而人民幣現金透支則可透過全球印有「銀聯」標誌的自動櫃員機辦理。

You can withdraw HKD cash via any of the ATMs with "JETCO" or "UnionPay" logos around the world, while RMB cash can be withdrawn via any of the ATMs with "UnionPay" logo.

長達57日免息還款期

Up to 57-day Interest-free Repayment Period

信銀國際大灣區雙幣信用卡提供長達57日免息還款期，時間充裕，理財自然更得心應手。

CNCBI GBA Dual Currency Credit Card offers a up to 57-day interest-free repayment period to enhance your financial flexibility.

失卡保障

Card Loss Protection

如發現你的信銀國際大灣區雙幣信用卡遺失或被竊，請即致電24小時報失卡熱線3603 7899通知銀行。

If your CNCBI GBA Dual Currency Credit Card is lost or stolen, please call the 24-hour Report Loss Hotline 3603 7899 immediately.

提醒您：借定唔借？還得到先好借！

Reminder: To borrow or not to borrow? Borrow only if you can repay!



有關加強海外自動櫃員機交易的保安措施 Information regarding enhanced security measures for using overseas ATM services

為加強海外自動櫃員機交易的保安及按金管局的指引，本行所有自動櫃員機卡及信用卡的海外自動櫃員機現金提款功能(包括現金透支)已被設定為「未啟動」。

為使你可於確認新卡後使用海外自動櫃員機服務，你須預先透過以下渠道啟動海外自動櫃員機的交易功能，並設定其生效時間及每日海外提款的最高限額。

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal capability (including cash advance) for all ATMs cards and credit cards has been pre-set as "deactivated".

If you wish to use the overseas ATM service after card activation, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels.

啟動海外自動櫃員機交易渠道

Overseas ATM Services Activation Channels

▶ 全港附有「銀通」標誌的自動櫃員機
JETCO ATMs in Hong Kong

▶ 致電鑽石卡客戶服務熱線
Call our Diamond Card : **2280 1888**
Customer Service Hotline

▶ 登入網上理財
Login i-banking

如欲查詢最新優惠及服務詳情，歡迎致電鑽石卡
客戶服務熱線2280 1888。

To enquire about our latest promotion and services,
please call our Diamond Card Customer Service Hotline
2280 1888.

www.cncbinternational.com

信用卡服務指南

Credit Card Service Guide



你首選的中資銀行
The China Bank of Choice

親愛的會員：

歡迎你成為信銀國際信用卡會員的一份子！信銀國際信用卡為你特設專享的獎賞計劃及服務，讓你的生活變得更精彩！

為保障你的利益，附奉之信用卡暫未確認啟用。請即致電信用卡客戶服務熱線 2280 1288 並按指示完成收妥新卡手續。

中信銀行(國際)有限公司 謹啟

Dear Cardmember,

Welcome to be our valued CNCBI Credit Cardmember! With the exclusive rewards program and features, you will have a more enjoyable moment every time you spend with the CNCBI Credit Card.

For your own protection, the enclosed card has not yet been activated. Please call our Credit Card Customer Service Hotline at 2280 1288, and follow the instructions for card activation.

China CITIC Bank International Limited

提提您：借定唔借？還得到先好借！

Reminder: To borrow or not to borrow?
Borrow only if you can repay!

註 Remarks:

我們在審核閣下之申請時，已參考由信貸資訊服務公司所提供有關閣下之信貸評估報告。如閣下希望查閱該份信貸報告，請致電環聯資訊有限公司(聯絡電話 2577 1816)或瀏覽網址 www.transunion.hk。閣下可能需就該查閱繳交有關之費用。

We have reviewed your application with reference to the related credit assessment report provided by credit reference agency. If you wish to access the report, please contact TransUnion Limited at 2577 1816 or visit www.transunion.hk. You may need to pay the related charges for accessing the report.

「現金回贈」獎賞計劃¹

Cash Rebate Rewards Program¹



唯信銀國際VISA白金卡及Motion信用卡會員專享！
Exclusive for CNCBI VISA Platinum and Motion Credit Cardmembers！

會員專享 0.55% 特
高現金回贈，即每
HK\$180 簽賬消費 =
~ HK\$1 現金回贈。

憑卡於任何商戶簽賬購物或現金透支，即可賺取現金回贈。現金回贈計算方法簡單統一，沒有持卡年資或最低消費金額限制。現金回贈金額將按月結單周期計算，自動存入你的信用卡賬戶，並顯示於下一期信用卡月結單內。

Cardmembers can enjoy the exclusive 0.55% Cash Rebate all year round. For every HK\$180 spending, you can earn ~ HK\$1 cash rebate. All retail transactions at any merchant and cash advance are entitled to the Cash Rebate Rewards. Moreover, the Cash Rebate conversion is simple and easy to be calculated. No requirement on the year of membership and minimum spending amount is imposed. The Cash Rebate amount, calculated based on statement cycle, will be credited to your credit card account automatically and it will be shown on your next monthly credit card statement.



「樣樣都後數」積分獎賞計劃²

Bonus Point Rewards Program²



唯信銀國際金卡或普通卡會員專享！
Exclusive for CNCBI Gold or Classic Cardmembers！

憑信銀國際金卡或普通卡簽賬或現金透支，即可自動賺取獎賞積分(每 HK\$1 簽賬或現金透支 = 1 分)，讓你全年隨時換領各款現金禮券！就算你未儲夠積分，一樣可以“easy”換先，然後再慢慢簽卡累積積分。

Spend with the CNCBI Gold or Classic Card, you can earn 1 Rewards Point for every HK\$1 spent on retail purchase or cash advance automatically and redeem your favourite coupons. You can still redeem the items first and accumulate the Rewards Points afterwards, even without enough accumulated Rewards Points.

「套現分期」計劃及「靈活套現」計劃³

Cash-In Installment Program and Flexi Cash-in Program³

毋須文件・特快批核！
No Document Required・Speedy Approval！

信銀國際信用卡「套現分期」計劃讓你專享最強大的現金後盾；毋須遞交任何文件，專享特惠月費優惠，現金最快3天到手，還款期更長達60個月，助你實現心中夢想。

另備有「靈活套現」計劃，讓你大大節省利息開支。只須致電信用卡客戶服務熱線 2280 1288 申請，必有一種計劃適合你的理財需要。

The CNCBI Credit Card Cash-In Installment Program exclusively offers you ready cash as fast as in 3 days with a repayment period of as long as 60 months. No supporting document is required so as to give you maximum convenience. You will be able to realize your dreams with ample and easily-available financial resources！

Besides, the Flexi Cash-in Program enables you to enjoy incredible interest savings. Please call the Credit Card Customer Service Hotline at 2280 1288 now and apply for the plan that best suits your needs！



「幾時都分期」簽賬計劃⁴

Retail Purchase Installment Plan⁴

隨時分期・隨處分期・樣樣都可以分期！
Anytime・Anywhere・Just pay by installments！

使用「幾時都分期」簽賬計劃，無論購物、吃喝玩樂或任何消費，都可以分期付款，隨時用、隨處用、隨心用！總之簽賬就可以免息分期。

只要用信銀國際信用卡簽賬，於簽賬後至入賬月結單到期日7天前，致電信用卡客戶服務熱線辦妥簡單登記手續，我們便會即時為你辦理簽賬分期。



The Retail Purchase Installment Plan allows you to settle your retail purchases, entertainment or other spending by installments. Whatever transactions you make with the CNCBI Credit Card, they can be arranged for an installment plan.

To enjoy this special privilege, simply call the Credit Card Customer Service Hotline 7 days before the payment due date, and the application will be proceeded at once.

一拍付款功能
Tap to Pay Payment Function



唯信銀國際Motion信用卡會員專享！
Exclusive for CNCBI Motion Credit Cardmember!

信銀國際Motion信用卡支援一拍付款功能，讓會員盡享快捷便利的付款方法。

CNCBI Motion Credit Card supports tap to pay payment function, which allows cardmembers to enjoy fast and convenient payment.

信銀國際電子錢包
CNCBI Mobile Wallet



信銀國際信用卡為你提供便捷的流動支付服務，讓你以信用卡付款時更具彈性、安全及快捷。信銀國際現提供Apple Pay及Google Pay流動支付。立即將你的信銀國際VISA信用卡及/或萬事達卡加入Apple Pay及/或Google Pay，以享豐富優惠。

CNCBI Credit Card offers you a more flexible way in mobile payments; let you experience a simple, secure and convenience credit card payment. CNCBI Credit Card is now available for Apple Pay and Google Pay. Add your CNCBI VISA Credit Card and/or Mastercard to Apple Pay and/or Google Pay for the fabulous offers.

詳情請瀏覽 For details:

Apple Pay: www.cncbinternational.com/applepay

Google Pay: www.cncbinternational.com/googlepay

有關加強海外自動櫃員機交易的保安措施

Information regarding enhanced security measures for using overseas ATM services

為加強海外自動櫃員機交易的保安及按金管理局的指引，本行所有信用卡的海外自動櫃員機現金提款功能(包括現金透支)已被設定為「未啟動」。

為使你可於確認新卡後使用海外自動櫃員機服務，你須預先透過以下渠道啟動海外自動櫃員機的交易功能，並設定其生效時間及每日海外提款的最高限額。

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If you wish to use the overseas ATM service after card activation, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels.

■ 啟動海外自動櫃員機交易渠道

Overseas ATM Services Activation Channels

- 全港附有「銀通」標誌的自動櫃員機 JETCO ATMs in Hong Kong

- 致電客戶服務熱線
Call our Customer Service Hotline：**2280 1288**

- 登入CITIC *流動理財* 或網上理財
Login CITIC*mobile* or i-banking

註 Remarks:

- 現金回贈金額每月最高為HK\$550。有關「現金回贈」獎賞計劃之條款及細則，請參閱網址www.cncbinternational.com。
- The maximum cash rebate amount per month is capped at HK\$550. For the Terms & Conditions of Cash Rebate Rewards Program, please refer to our website at www.cncbinternational.com.
- 有關「樣樣都後數」積分獎賞計劃之換領詳情、條款及細則，請參閱網址：www.cncbinternational.com。
- For the redemption details and terms and conditions of Bonus Point Rewards Program, please refer to our website: www.cncbinternational.com.
- 有關「套現分期」計劃及「靈活套現」計劃之條款及細則，請參閱網址www.cncbinternational.com。
- For the Terms and Conditions of Cash-In Installment Program and Flexi Cash-in Program, please visit our website at www.cncbinternational.com.
- 「幾時都分期」簽賬計劃之條款、細則及有關收費詳情，請參閱網址www.cncbinternational.com。我們為個別會員特設的分期付款信用額已顯示於隨新卡附奉的函件內。另外，你亦可參考信用卡月結單上所顯示的尚餘分期付款信用額。
- Please visit our website at www.cncbinternational.com for the Terms and Conditions, and relevant charges of Retail Purchase Installment Plan. The individual Installment Credit Limit that we specially offer to each Cardmember is shown on the Credit Card Carrier. Or you may also refer to the Available Installment Credit Limit shown on your monthly credit card statement.

「八達通自動增值」服務

Octopus Automatic Add Value Service

你可透過信銀國際信用卡「八達通自動增值」服務自動為你及摯愛親朋的任何一款八達通增值。每當八達通儲值額不足時，信銀國際信用卡就會自動為你們增值HK\$250或HK\$500，讓你們時刻方便無憂。而所有增值記錄均詳列於信用卡月結單上，一目了然。



You and your beloved ones can enjoy extra convenience by signing-up the CNCBI Credit Card Octopus Automatic Add Value Service (“AAVS”). When the remaining value of the Octopus with AAVS is insufficient to cover the payment, HK\$250 or HK\$500 will be automatically debited from your designated CNCBI Credit Card Account for auto-reloading. It's absolutely hassle free! You can also easily check all the reloading records by referring to your monthly credit card statement.

註 Remarks:

有關「八達通自動增值」服務之條款及細則，請參閱網址www.cncbinternational.com。

For the Terms & Conditions of Octopus Automatic Add Value Service, please refer to our website at www.cncbinternational.com.

附屬卡

Supplementary Cards

你可為15歲或以上的家庭成員或摯友申請附屬卡，與他們共享精彩優惠。



Share the exclusive privileges with your beloved ones including family members and friends aged 15 or above.

多重理財優勢

An Array of Financial Convenience

■ 現金透支 Cash Advance

你可透過全球印有「VISA」、「MasterCard」或「銀通」標誌的自動櫃員機及全球VISA/MasterCard會員銀行，又或親往中信銀行(國際)各分行提取現金透支。你的自動櫃員機私人密碼將於確認收妥新卡後隨即寄出。

You can withdraw cash via any of the ATMs with “VISA”, “MasterCard” or “JETCO” logos and VISA / MasterCard member banks around the world, or from any China CITIC Bank International branches. Your ATM password will be mailed to you after you have confirmed receipt of the new card.

■ 長達57日免息還款期

Up to 57-day Interest-free Repayment Period

信銀國際信用卡提供長達57日免息還款期，時間充裕，理財自然更得心應手。

CNCBI Credit Card offers up to 57-day interest-free repayment period to enhance your financial flexibility.

■ 失卡保障 Card Loss Protection

如發現你的信銀國際信用卡遺失或被竊，請即致電24小時報失卡熱線3603 7899通知銀行。

If your CNCBI Credit Card is lost or stolen, please call the 24-hour Report Loss Hotline 3603 7899 immediately.

多種付款方式

Multiple Payment Methods

■ 自動轉賬 Autopay

我們將按你的指示，於「到期繳款日」從指定之往來或儲蓄戶口中扣除於自動轉賬申請表上指定之每月還款額。如欲索取自動轉賬授權書，請致電信用卡客戶服務熱線2280 1288。信銀國際白金卡會員，請致電2280 1888。如欲更改預設的付款額或停止過賬，請於「到期繳款日」的最少一個工作天前，致電我們的信用卡客戶服務熱線辦理。

Your designated Current or Savings Account will be automatically debited on the Payment Due Date for the amount specified on the autopay application form. Simply call the Credit Card Customer Service Hotline at 2280 1288 for the Autopay Enrollment Form. For CNCBI Platinum Cardmembers, please call 2280 1888. If you want to change the pre-set payment amount or stop the transfer, please call the Credit Card Customer Service Hotline at least one working day prior to the Payment Due Date.

■ 戶口轉賬

Transfer from your China CITIC Bank International Account

可致電信用卡客戶服務熱線2280 1288或利用自動櫃員機或經中信銀行(國際)i-banking網上理財(網址：www.cncbinternational.com)*提供的「轉賬服務」，從你的中信銀行(國際)往來或儲蓄戶口轉賬付款。於星期一至六晚上十一時前(星期日及公眾假期除外)繳付賬項，將作即日付款辦理。

You can also make payment transfer via your China CITIC Bank International Account through our Credit Card Customer Service Hotline at 2280 1288 or at any of our ATMs or through the Transfer Fund Services provided by our i-banking Services at www.cncbinternational.com*. Payment made before 11:00 p.m. on Mondays to Saturdays (except Sundays and Public Holidays) will be processed on the same working day.

■ 中信銀行(國際)網上理財*

China CITIC Bank International i-banking Services*

你亦可經由中信銀行(國際)i-banking網上理財提供的「繳付賬單服務」(網址：www.cncbinternational.com)，從你的中信銀行(國際)往來或儲蓄戶口繳付信用卡賬項。於星期一至五下午四時半前繳付(星期六、星期日及公眾假期除外)，將作即日付款辦理。

You may settle your payment by your China CITIC Bank International Current or Savings Account through the Bill Payment Services provided by our i-banking Services at www.cncbinternational.com. Payment made before 4:30pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day.

■ 郵寄支票 By Mail

請撕下付款存根，最遲於「到期付款日」的三個工作天前，連同以「中信銀行(國際)有限公司」(如使用你本人之支票繳付信用卡結欠)或「中信銀行(國際)有限公司—「信用卡客戶名稱」」(如使用第三者支票繳付你之信用卡結欠)為抬頭的劃線支票，寄香港筲箕灣郵政信箱44192號收。請於支票背面寫上你的信銀國際信用卡賬號。請勿郵寄現金或期票。

Mail a crossed cheque payable to “China CITIC Bank International Limited” (if repayment by your own cheque) or “China CITIC Bank International Limited – for account of (Credit Card holder name)” (for card repayment using 3rd party cheque) together with the Payment Stub to P.O. Box 44192, Shau Kei Wan Post Office, Hong Kong at least 3 working days before the Payment Due Date. Please mark your CNCBI Credit Card Number at the back of the cheque. Do not send cash or post-dated cheque.

■ 「繳費靈」 PPS Services

你可使用音頻電話或瀏覽http://www.ppshk.com網頁，透過「繳費靈」服務從指定之銀行的港元戶口轉賬付款。「繳費靈」截數時間為星期一至五晚上七時(星期六、星期日及公眾假期除外)，所有於截數時間前完成的繳款指示將於同一個工作天轉賬。有關詳情可致電「繳費靈」查詢熱線900 0022 2328。中信銀行(國際)之「繳費靈」商戶號碼為「9189」。

PPS allows you to make payment from any designated bank account in Hong Kong dollars by using any touch tone phone or visiting http://www.ppshk.com. Payments made before 7:00pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day. For more details, simply call the PPS Hotline 900 0022 2328. Merchant Code for China CITIC Bank International is “9189”.

■ 「繳費易」 JET Payment

你可透過任何貼有「繳費易」標誌之「銀通」自動櫃員機，於銀通網絡從你的銀行戶口繳付信用卡賬項。「繳費易」截數時間為星期一至五晚上七時半(星期六、星期日及公眾假期除外)，所有於截數時間前完成的轉賬將於同一個工作天辦理。

You may settle your payment by accessing your bank account held at any JETCO member banks through any ATMs bearing the JET PAYMENT Logo. Payment made before 7:30pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day.

■ 中信銀行(國際)分行

China CITIC Bank International Branches

你可於中信銀行(國際)各分行以現金或支票繳付信用卡賬項。現金繳付—如於星期一至五下午五時或星期六下午一時前繳付，將於同一個工作天內辦理。支票繳付—如於星期一至五下午五時，將於同一個工作天內辦理。如於星期六繳付，將於下一個工作天內辦理。期票恕不接受。

You can also make cash or cheque payment over the counter at any of our branches.

Cash Payment – Payment made before 5:00pm on Mondays to Fridays or 1:00pm on Saturdays will be processed on the same working day.

Cheque Payment – Payment made before 5:00pm on Mondays to Fridays will be processed on the same working day. Payment made on Saturdays will be processed on the next working day. Post-dated cheque is not accepted.

* 適用於中信銀行(國際)之電子理財i-banking網上理財之客戶。

Applicable to customers who have subscribed to China CITIC Bank International i-banking Services.

如欲查詢最新優惠及服務詳情，歡迎致電信用卡客戶服務熱線**2280 1288**。

To enquire about our latest promotion and services, please call our Credit Card Customer Service Hotline **2280 1288**.

☎ **www.cncbinternational.com**

信銀國際中國國航 雙幣信用卡服務指南

CNCBI Air China Dual Currency
Credit Card Service Guide



你首選的中資銀行
The China Bank of Choice

親愛的會員：

歡迎你成為信銀國際中國國航雙幣信用卡會員的一份子！信銀國際讓你盡享中港跨境以至全球的消費優勢及非凡禮遇。一張信用卡同時擁有港元及人民幣兩個賬戶，內地簽賬以人民幣結算，本地及海外簽賬則以港元結算，節省兌換開支。所有合資格簽賬每月自動兌換為鳳凰知音里程，讓你更快兌換機票，理想之旅隨時起飛！

為保障你的利益，附奉之信用卡暫未確認啟用。請即致電鑽石卡客戶服務熱線 2280 1888 並按指示完成收妥新卡手續。

中信銀行(國際)有限公司 謹啟

Dear Cardmember,

Welcome to be one of our valued CNCBI Air China Dual Currency Credit Cardmembers! CNCBI provides you with spending privileges in Hong Kong, mainland China and around the world. With a HKD and RMB account in one card, spending in mainland China will be settled in RMB while those made in Hong Kong and overseas will be settled in HKD, helping you save on currency exchange fees. All eligible monthly spending will be automatically converted to PhoenixMiles for redeeming air tickets to kick start your vacation faster!

For your own protection, the enclosed card has not yet been activated. Please call our Diamond Card Customer Service Hotline at 2280 1888, and follow the instructions for card activation.

China CITIC Bank International Limited

註 Remarks:

我們在審核閣下之申請時，已參考由信貸資訊服務公司所提供有關閣下之信貸評估報告。如閣下希望查閱該份信貸報告，請致電環聯資訊有限公司(聯絡電話 2577 1816)或瀏覽網址 www.transunion.hk。閣下可能需就該查閱繳交有關之費用。

We have reviewed your application with reference to the related credit assessment report provided by credit reference agency. If you wish to access the report, please contact TransUnion Limited at 2577 1816 or visit www.transunion.hk. You may need to pay the related charges for accessing the report.

里程自動兌換 隨你飛往全球各地 Fly to your dream destinations with auto miles conversion

簽賬將每月自動兌換鳳凰知音里程，無額外收費，簡單方便，全程無憂。

Your monthly spending will be automatically converted into PhoenixMiles at no additional charge, bringing you convenience and peace of mind.

每 HK\$ / ¥ 8 = 1 公里
Every KM

簽賬賺取的鳳凰知音里程可選擇兌換中國國航及Star Alliance 星空聯盟成員航空公司機票。

You can redeem free flight tickets from Air China or other airlines under Star Alliance with your earned PhoenixMiles.

海外簽賬手續費全免 Handling fee waiver for overseas spending

無論於內地或海外簽賬，海外簽賬手續費一律全免，讓你時刻消費更盡情。

Shopping is more enjoyable with the handling fee waiver for spending made in mainland China and overseas.

豁免首3年年費 Annual fee waiver for the first 3 years

簡易付款方式 Simple payment method

還款途徑 Payment Options	港幣賬戶 HKD Account	人民幣賬戶 RMB Account	
	以港幣還款 Payment in HKD	以港幣還款 Payment in HKD	以人民幣還款 Payment in CNY
自動轉賬 Autopay	✓		✓
繳費靈 PPS	✓		
本行櫃員機 CNCBI ATM (以本行之提款卡 Via CNCBI ATM Card)	✓		✓
繳費易 Jet Payment	✓		
本行網上理財 CNCBI i-banking services (轉賬 Transfer)	✓		✓
本行分行 CNCBI Branches	✓	✓	✓
郵寄支票 Cheque by Mail	✓	✓	✓

「套現分期」計劃及「靈活套現」計劃 Cash-In Installment Program and Flexi Cash-in Program

毋須文件・特快批核！

No Document Required・Speedy Approval！

「套現分期」計劃為你提供靈活方便的現金；毋須遞交任何文件，專享特惠月費優惠，現金最快3天到手，還款期更長達60個月，助你實現心中夢想。

另備有「靈活套現」計劃，讓你大大節省利息開支。



The Cash-In Installment Program exclusively offers you ready cash as fast as in 3 days with a repayment period of as long as 60 months. No supporting document is required so as to give you maximum convenience. You will be able to realize your dreams with ample and easily-available financial resources!

Besides, the Flexi Cash-in Program enables you to enjoy incredible interest savings.

註 Remarks:

- 有關「套現分期」計劃及「靈活套現」計劃之條款及細則，請參閱網址www.cncbinternational.com。
- 有關「套現分期」計劃及「靈活套現」計劃不適用於人民幣賬戶。
- For the Terms and Conditions of Cash-In Installment Program and Flexi Cash-in Program, please visit our website at www.cncbinternational.com.
- Cash-In Installment Program and Flexi Cash-in Program are not applicable to RMB account.

多重理財優勢

An Array of Financial Convenience

■ 現金透支 Cash Advance

你可透過全球印有「銀通」、「銀聯」標誌的自動櫃員機作港元現金透支，而人民幣現金透支則可透過全球印有「銀聯」標誌的自動櫃員機辦理。

You can withdraw HKD cash via any of the ATMs with "JETCO" or "UnionPay" logos around the world, while RMB cash can be withdrawn via any of the ATMs with "UnionPay" logo.

■ 長達57日免息還款期

Up to 57-day Interest-free Repayment Period

信銀國際中國國航雙幣信用卡提供長達57日免息還款期，時間充裕，理財自然更得心應手。

CNCBI Air China Dual Currency Credit Card offers a up to 57-day interest-free repayment period to enhance your financial flexibility.

■ 失卡保障 Card Loss Protection

如發現你的信銀國際中國國航雙幣信用卡遺失或被竊，請即致電24小時報失卡熱線3603 7899通知銀行。

If your CNCBI Air China Dual Currency Credit Card is lost or stolen, please call the 24-hour Report Loss Hotline 3603 7899 immediately.

有關加強海外自動櫃員機交易的保安措施 Information regarding enhanced security measures for using overseas ATM services

為加強海外自動櫃員機交易的保安及按金管局的指引，本行所有自動櫃員機卡及信用卡的海外自動櫃員機現金提款功能(包括現金透支)已被設定為「未啟動」。

為使你可於確認新卡後使用海外自動櫃員機服務，你須預先透過以下渠道啟動海外自動櫃員機的交易功能，並設定其生效時間及每日海外提款的最高限額。

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal capability (including cash advance) for all ATMs cards and credit cards has been pre-set as "deactivated".

If you wish to use the overseas ATM service after card activation, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels.

■ 啟動海外自動櫃員機交易渠道

Overseas ATM Services Activation Channels

- 全港附有「銀通」標誌的自動櫃員機
JETCO ATMs in Hong Kong

- 致電鑽石卡客戶服務熱線
Call our Diamond Card : **2280 1888**
Customer Service Hotline

- 登入CITIC流動理財或網上理財
Login CITICmobile or i-banking

如欲查詢最新優惠及服務詳情，歡迎致電鑽石卡客戶服務熱線**2280 1888**。

To enquire about our latest promotion and services, please call our Diamond Card Customer Service Hotline **2280 1888**.

☎ www.cncbinternational.com/airchina

人民幣信用卡服務指南

RMB Credit Card Service Guide



你首選的中資銀行
The China Bank of Choice

親愛的會員：

歡迎你成為信銀國際人民幣信用卡會員的一份子！
信銀國際人民幣信用卡為你特設各種不同的優惠及服務，讓你的生活變得更精彩！

以信銀國際人民幣信用卡簽賬購物或現金透支，即可累積「樣樣都後數」簽賬計劃積分，換取各特選商號的現金券，讓你盡情享受購物樂趣！

為保障你的利益，附奉之信用卡暫未確認啟用。
請即致電信用卡客戶服務熱線2280 1288並按指示完成收妥新卡手續。

中信銀行(國際)有限公司 謹啟

Dear Cardmember,

Welcome to be one of our valued CNCBI RMB Credit Cardmembers! With the fabulous offers and features, you will have a more enjoyable moment every time you spend with the CNCBI RMB Credit Card.

The Bonus Point Rewards Program, which you will be rewarded by accumulating Rewards Point on every retail purchase and cash advance, allows you to redeem the cash coupons of the selected merchants in the town. You can enjoy your shopping with full of fun!

For your own protection, the enclosed card has not yet been activated. Please call our Credit Card Customer Service Hotline at 2280 1288, and follow the instructions for card activation.

China CITIC Bank International Limited

註 Remarks:

我們在審核閣下之申請時，已參考由信貸資訊服務公司所提供有關閣下之信貸評估報告。如閣下希望查閱該份信貸報告，請致電環聯資訊有限公司(聯絡電話2577 1816)或瀏覽網址 www.transunion.hk。閣下可能需就該查閱繳交有關之費用。

We have reviewed your application with reference to the related credit assessment report provided by credit reference agency. If you wish to access the report, please contact TransUnion Limited at 2577 1816 or visit www.transunion.hk. You may need to pay the related charges for accessing the report.

信銀國際人民幣信用卡，為經常往來香港與內地的客戶帶來方便，讓你於內地消費時亦可以同樣感受一如在港消費的自在。

CNCBI RMB Credit Card is specially designed for customers who make frequent trips to the Mainland China, for their extra convenience during their business and leisure travel.

廣受內地商戶歡迎

Well Accepted by Merchants in China

你可於內地超過150萬家貼有「銀聯」標誌的商戶消費簽賬，盡享靈活及多元化的消費樂趣。



CNCBI RMB Credit Card is accepted by over 1.5 million merchants of the China UnionPay (CUP) network in Mainland China, bringing you many enjoyable shopping experiences.

24小時現金透支服務

24-hour Cash Withdrawal Service

你可於內地超過21萬部貼有「銀聯」標誌的自動櫃員機24小時提取人民幣現鈔，時刻盡享便利。



24-hour service for withdrawal of RMB notes at over 210,000 ATMs of the CUP network in Mainland China to maximise your convenience.

節省兌換支出

Saving Currency Conversion Charges

- 所有於內地之簽賬交易及結算以人民幣計算，節省兌換差價。

All transactions settled in RMB, avoiding currency exchange charges.

- 你可選擇以人民幣存款戶口轉賬形式還款。



You can repay by transferring from the RMB Savings Account.

「樣樣都後數」積分獎賞計劃 Bonus Point Rewards Program

憑信銀國際人民幣信用卡簽賬或現金透支，即可自動賺取獎賞積分（每人民幣1元簽賬或現金透支 = 1分積分），讓你全年隨時換領各款現金禮券！就算你未儲夠積分，一樣可以先換現金禮券，然後再慢慢簽卡累積積分。



Spend with the CNCBI RMB Credit Card, you can earn 1 Rewards Point for every CNY1 spent on retail purchase or cash advance automatically and redeem your favourite coupons. Even without sufficient accumulated Rewards Points, you can redeem the items first and accumulate the Rewards Points afterwards.

註 Remarks:
有關「樣樣都後數」積分獎賞計劃之換領詳情和條款及細則，請參閱網址 www.cncbinternational.com。

For redemption details and Terms and Conditions of Bonus Point Rewards Program, please refer to our website at www.cncbinternational.com.

有關加強海外自動櫃員機交易的保安措施 Information regarding enhanced security measures for using overseas ATM services

為加強海外自動櫃員機交易的保安及按金管局的指引，本行所有信用卡的海外自動櫃員機現金提款功能（包括現金透支）已被設定為「未啟動」。

為使你可於確認新卡後使用海外自動櫃員機服務，你須預先透過以下渠道啟動海外自動櫃員機的交易功能，並設定其生效時間及每日海外提款的最高限額。

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal capability (including cash advance) for all credit cards has been pre-set as “deactivated”.

If you wish to use the overseas ATM service after card activation, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels.

■ 啟動海外自動櫃員機交易渠道 Overseas ATM Services Activation Channels

- 全港附有「銀通」標誌的自動櫃員機
JETCO ATMs in Hong Kong
- 致電客戶服務熱線 : **2280 1288**
Call our Customer Service Hotline
- 登入CITIC 流動理財或網上理財
Login CITICmobile or i-banking

簡便付款方式 Convenient Payment Methods

你可於本行開立人民幣儲蓄戶口以轉賬形式或於本行各分行以人民幣現金付款，理財更加輕鬆自在。

Managing your finances has never been easier. Card payments can be done at any of our branches by cash or transfer from your China CITIC Bank International RMB Savings Account.



精彩購物及餐飲商戶優惠* Fabulous shopping and dining merchant offers*

憑信銀國際人民幣信用卡消費更可享盡各種折扣優惠，讓你體驗無盡的購物樂趣之餘，在日常生活中慳得更多！

Spending with CNCBI RMB Credit Card, you can enjoy various discount offers with hassle-free shopping experiences!



*有關優惠的詳情，請參閱 <http://hongkong.chinaunionpay.com.cn/>。

For details of the privileges, please visit <http://hongkong.chinaunionpay.com.cn/>.

附屬卡 Supplementary Cards

你可為15歲或以上的家庭成員或摯友申請附屬卡，與他們共享精彩優惠。

Share the exclusive privileges with your beloved ones including family members and friends aged 15 or above.



多重理財優勢 An Array of Financial Convenience

■ 現金透支 Cash Advance

你可透過內地印有「銀聯」標誌的自動櫃員機或親往中信銀行（國際）各香港分行提取現金透支。你的自動櫃員機私人密碼將於確認收妥新卡後隨即寄出。

You can withdraw cash at ATMs with “CUP” logo in Mainland China, or from any China CITIC Bank International branches in Hong Kong. Your ATM password will be mailed to you after you have confirmed receipt of the new card.

■ 長達57日免息還款期 Up to 57-day Interest-free Repayment Period

信銀國際人民幣信用卡提供長達57日免息還款期，時間充裕，理財自然更得心應手。

CNCBI RMB Credit Card offers a up to 57-day interest-free repayment period to enhance your financial flexibility.

■ 失卡保障 Card Loss Protection

如發現你的信銀國際人民幣信用卡遺失或被竊，請即致電24小時報失卡熱線3603 7899通知銀行。

If your CNCBI RMB Credit Card is lost or stolen, please call the 24-hour Report Loss Hotline 3603 7899 immediately.

如欲查詢最新優惠及服務詳情，歡迎致電信用卡客戶服務熱線 **2280 1288**。

To enquire about our latest promotion and services, please call our Credit Card Customer Service Hotline **2280 1288**.

☞ www.cncbinternational.com



商務卡服務指南

Business Card Service Guide



你首選的中資銀行
The China Bank of Choice

親愛的會員：

歡迎你成為信銀國際商務卡會員的一份子！信銀國際商務卡為你特設各種不同的獎賞計劃及服務，讓你的生活變得更精彩！

以信銀國際商務卡簽賬購物或現金透支，即可累積「樣樣都後數」積分獎賞計劃，換取各特選商號的現金券。另外，「幾時都分期」簽賬計劃可讓你在不同商號消費後分期付款，盡情享受購物樂趣！

為保障你的利益，附奉之信用卡暫未確認啟用。請即致電信用卡客戶服務熱線2280 1288並按指示完成收妥新卡手續。

中信銀行(國際)有限公司 謹啟

Dear Cardmember,

Welcome to be one of our valued CNCBI Business Cardmembers ! With the fabulous rewards programs and features, you will have a more enjoyable moment every time you spend with the CNCBI Business Card.

The Bonus Point Rewards Program, which you will be rewarded by accumulating Rewards Point on every retail purchase and cash advance, allows you to redeem the cash coupons of the selected merchants in the town. Besides, the Retail Purchase Installment Plan offers a flexible installment plan to you with no limitation on the choice of merchant. You can enjoy your shopping with full of fun !

For your own protection, the enclosed card has not yet been activated. Please call our Credit Card Customer Service Hotline at 2280 1288, and follow the instructions for card activation.

China CITIC Bank International Limited

註 Remarks :

我們在審核閣下之申請時，已參考由信貸資訊服務公司所提供有關閣下之信貸評估報告。如閣下希望查閱該份信貸報告，請致電環聯資訊有限公司(聯絡電話 2577 1816)或瀏覽網址www.transunion.hk。閣下可能需就該查閱繳交有關之費用。

We have reviewed your application with reference to the related credit assessment report provided by credit reference agency. If you wish to access the report, please contact TransUnion Limited at 2577 1816 or visit www.transunion.hk. You may need to pay the related charges for accessing the report.

印製公司商標 氣派非凡

Imprinted with your company logo to show your company's eminent status

專為信銀國際商務卡而設的獨有公司商標印製技術，只需提供貴公司之商標電腦副本或打印副本，你的信銀國際商務卡之卡面上便可印上貴公司之商標¹，讓每位會員於簽賬消費時，更顯地位尊崇，與眾不同。



The company logo printing technique is tailored for CNCBI Business Card. Simply provide a soft copy or a printed copy of your company's logo¹, and you can have it printed on the CNCBI Business Card to reflect the Cardmembers' extraordinary status whenever they spend with the Card.

「樣樣都後數」積分獎賞計劃²

Bonus Point Rewards Program²

憑信銀國際商務卡簽賬或現金透支，即可自動賺取獎賞積分(每 HK\$1 簽賬或現金透支 = 1分)，讓你全年隨時換領各款現金禮券！就算你未儲夠積分，一樣可以“easy”換先，然後再慢慢簽卡累積積分。簽賬愈多，換取免費獎賞愈多³！



會員更可選擇只限於信銀國際商務卡會員之「綜合累積」儲分方法，會員可集合同一間公司之其他信銀國際商務卡賬戶之積分，儲夠所需之分數後，再換取獎賞。密密用信銀國際商務卡簽賬，心水獎賞，免費唾手可得。

Spend with the CNCBI Business Card, you can earn 1 Rewards Point for every HK\$1 spent on retail purchase or cash advance automatically and redeem your favourite coupons. Even without enough accumulated Rewards Points, you can redeem the items first and accumulate the Rewards Points afterwards. The more you spend, the more free rewards you will receive³!

Cardmembers can also choose the “Consolidated Reward Accumulation” method exclusively for CNCBI Business Card Cardmembers, redeeming rewards by accumulating Rewards Points of different CNCBI Business Card accounts under the same company. Spend more with CNCBI Business Card and you can easily get your desired rewards.

註 Remarks :

1. 公司商標將以白色印製。
1. The company logo will be printed in white.
2. 有關「樣樣都後數」積分獎賞計劃之換領詳情和條款及細則，請參閱網址 www.cncbinternational.com。
2. For redemption details and Terms and Conditions of Bonus Point Rewards Program, please refer to our website at www.cncbinternational.com.
3. 只適用於「獨立累積」儲分方式。
3. Only applicable to “Independent Reward Accumulation” method.

有關加強海外自動櫃員機交易的保安措施

Information regarding enhanced security measures for using overseas ATM services

為加強海外自動櫃員機交易的保安及按金管理局的指引，本行所有信用卡的海外自動櫃員機現金提款功能(包括現金透支)已被設定為「未啟動」。

為使你可於確認新卡後使用海外自動櫃員機服務，你須預先透過以下渠道啟動海外自動櫃員機的交易功能，並設定其生效時間及每日海外提款的最高限額。

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal capability (including cash advance) for all credit cards has been pre-set as “deactivated”.

If you wish to use the overseas ATM service after card activation, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels.

■ 啟動海外自動櫃員機交易渠道 Overseas ATM Services Activation Channels

- 全港附有「銀通」標誌的自動櫃員機 JETCO ATMs in Hong Kong

- 致電客戶服務熱線
Call our Customer Service Hotline : **2280 1288**

- 登入CITIC *流動理財* 或網上理財
Login CITIC*mobile* or i-banking

多重理財優勢

An Array of Financial Convenience

■ 現金透支 Cash Advance

你可透過全球印有「VISA」、「Mastercard」或「銀通」標誌的自動櫃員機及全球 VISA/Mastercard 會員銀行，又或親往中信銀行(國際)各分行提取現金透支。你的自動櫃員機私人密碼將於確認收受新卡後隨即寄出。

You can withdraw cash via any of the ATMs with “VISA”, “Mastercard” or “JETCO” logos and VISA / Mastercard member banks around the world, or from any China CITIC Bank International branches. Your ATM password will be mailed to you after you have confirmed receipt of the new card.

■ 長達57日免息還款期 Up to 57-day Interest-free Repayment Period

信銀國際商務卡提供長達57日免息還款期，時間充裕，理財自然更得心應手。

CNCBI Business Card offers a up to 57-day interest-free repayment period to enhance your financial flexibility.

■ 失卡保障 Card Loss Protection

如發現你的信銀國際商務卡遺失或被竊，請即致電 24 小時報失卡熱線 3603 7899 通知銀行。

If your CNCBI Business Card is lost or stolen, please call the 24-hour Report Loss Hotline 3603 7899 immediately.

多種付款方式

Multiple Payment Methods

■ 自動轉賬 Autopay

我們將按你的指示，於「到期繳款日」從指定之往來或儲蓄戶口中扣除於自動轉賬申請表上指定之每月還款額。如欲索取自動轉賬授權書，請致電信用卡客戶服務熱線 2280 1288。如欲更改預設的付款額或停止過賬，請於「到期繳款日」的最少一個工作天前，致電我們的信用卡客戶服務熱線辦理。

Your designated Current or Savings Account will be automatically debited on the Payment Due Date for the amount specified on the autopay application form. Simply call the Credit Card Customer Service Hotline at 2280 1288 for the Autopay Enrollment Form. If you want to change the pre-set payment amount or stop the transfer, please call the Credit Card Customer Service Hotline at least one working day prior to the Payment Due Date.

■ 戶口轉賬

Transfer from your China CITIC Bank International Account

可致電信用卡客戶服務熱線 2280 1288 或利用自動櫃員機或經中信銀行(國際)i-banking 網上理財(網址：www.cncbinternational.com)* 提供的「轉賬服務」，從你的中信銀行(國際)往來或儲蓄戶口轉賬付款。於星期一至六晚上十一時前(星期日及公眾假期除外)繳付賬項，將作即日付款辦理。

You can also make payment transfer via your China CITIC Bank International Account through our Credit Card Customer Service Hotline at 2280 1288 or at any of our ATMs or through the Transfer Fund Services provided by our i-banking Services at www.cncbinternational.com*. Payment made before 11:00 p.m. on Mondays to Saturdays (except Sundays and Public Holidays) will be processed on the same working day.

■ 中信銀行(國際)網上理財* China CITIC Bank International i-banking Services*

你亦可經由中信銀行(國際)i-banking 網上理財提供的「繳付賬單服務」(網址：www.cncbinternational.com)，從你的中信銀行(國際)往來或儲蓄戶口繳付信用卡賬項。於星期一至五下午四時半前繳付(星期六、星期日及公眾假期除外)，將作即日付款辦理。

You may settle your payment by your China CITIC Bank International Current or Savings Account through the Bill Payment Services provided by our i-banking Services at www.cncbinternational.com. Payment made before 4:30pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day.

■ 郵寄支票 By Mail

請撕下付款存根，最遲於「到期付款日」的三個工作天前，連同以「中信銀行(國際)有限公司」(如使用你本人之支票繳付信用卡結欠)或「中信銀行(國際)有限公司 — 「信用卡客戶名稱」」(如使用第三者支票繳付你之信用卡結欠)為抬頭的劃線支票，寄香港筲箕灣郵政信箱 44192 號收。請於支票背面寫上你的信銀國際商務卡賬號。請勿郵寄現金或期票。

Mail a crossed cheque payable to “China CITIC Bank International Limited” (if repayment by your own cheque) or “China CITIC Bank International Limited – for account of (Credit Card holder name)” (for card repayment using 3rd party cheque) together with the Payment Stub to P.O. Box 44192, Shau Kei Wan Post Office, Hong Kong at least 3 working days before the Payment Due Date. Please mark your CNCBI Business Card Number at the back of the cheque. Do not send cash or post-dated cheque.

■ 「繳費靈」PPS Services

你可使用音頻電話或瀏覽 <http://www.ppschk.com> 網頁，透過「繳費靈」服務從指定之銀行的港元戶口轉賬付款。「繳費靈」截數時間為星期一至五晚上七時(星期六、星期日及公眾假期除外)，所有於截數時間前完成的繳款指示將於同一個工作天轉賬。有關詳情可致電「繳費靈」查詢熱線 900 0022 2328。中信銀行(國際)之「繳費靈」商戶號碼為「9189」。

PPS allows you to make payment from any designated bank account in Hong Kong dollars by using any touch tone phone or visiting <http://www.ppschk.com>. Payments made before 7:00pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day. For more details, simply call the PPS Hotline 900 0022 2328. Merchant Code for China CITIC Bank International is “9189”.

■ 「繳費易」JET Payment

你可透過任何貼有「繳費易」標誌之「銀通」自動櫃員機，於銀通網絡從你的銀行戶口繳付信用卡賬項。「繳費易」截數時間為星期一至五晚上七時半(星期六、星期日及公眾假期除外)，所有於截數時間前完成的轉賬將於同一個工作天辦理。

You may settle your payment by accessing your bank account held at any JETCO member banks through any ATMs bearing the JET PAYMENT Logo. Payment made before 7:30pm on Mondays to Fridays (except Saturdays, Sundays and Public Holidays) will be processed on the same working day.

■ 中信銀行(國際)分行 China CITIC Bank International Branches

你可於中信銀行(國際)各分行以現金或支票繳付信用卡賬項。

現金繳付 — 如於星期一至五下午五時或星期六下午一時前繳付，將於同一個工作天內辦理。

支票繳付 — 如於星期一至五下午五時，將於同一個工作天內辦理。如於星期六繳付，將於下一個工作天內辦理。期票恕不接受。

You can also make cash or cheque payment over the counter at any of our branches.

Cash Payment – Payment made before 5:00pm on Mondays to Fridays or 1:00pm on Saturdays will be processed on the same working day.

Cheque Payment – Payment made before 5:00pm on Mondays to Fridays will be processed on the same working day. Payment made on Saturdays will be processed on the next working day. Post-dated cheque is not accepted.

* 適用於中信銀行(國際)之電子理財 i-banking 網上理財之客戶。
Applicable to customers who have subscribed to China CITIC Bank International i-banking Services.

如欲查詢最新優惠及服務詳情，歡迎致電信用卡客戶服務熱線 **2280 1288**。

To enquire about our latest promotion and services, please call our Credit Card Customer Service Hotline **2280 1288**.

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