

Terms and Conditions of CNCBI CITICdiamond UnionPay Dual Currency Credit Card – Up to 4% Cash Rebate on Mobile Wallet and Renminbi Spending (the “Program”)

1. The Program is valid from 1 January till 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Program is only applicable to principal cardmember (the “**Cardmembers**”) of the CNCBI CITICdiamond UnionPay Dual Currency Credit Card (the “**DCC Credit Card**”).
3. Cardmembers who make Eligible Mobile Wallet and Renminbi Spending (as described in Clause 6 below) with DCC Credit Card during the Promotion Period can enjoy up to 4% cash rebate on posted Eligible Mobile Wallet and Renminbi Spending made within the same calendar month (calculated with reference to the transaction dates) (the “**Extra Cash Rebate**”). Cardmembers are entitled to a maximum of HK\$100 per transaction and a maximum of HK\$500 per calendar month Spending Cash Rebate within the Promotion Period.
4. The Program includes the basic Cash Rebate offered under the prevailing “CNCBI Dual Currency Credit Card Cash Rebate Rewards Program” (the “**Basic Cash Rebate**”). For detail, please refer to [Terms and Conditions for “CNCBI Dual Currency Credit Card Cash Rebate” Rewards Program](#).
5. The maximum amount of the monthly Basic Cash Rebate (calculated on credit card statement cycle basis) shall be the multiple of the Cardmember’s combined credit limit of Dual Currency Credit Card as approved by the Bank (the “**Combined Credit Limit**”) and the Basic Cash Rebate percentage. The Basic Cash Rebate will be calculated on the relevant statement date of the monthly card statement and to be credited to Cardmember’s DCC Credit Card account and be shown in monthly statement. Extra Cash Rebate will be calculated based on Eligible Mobile Wallet and Renminbi Spending of each calendar month and to be credited to Cardmember’s DCC Credit Card Account within 3 months after each calendar month’s spending period and be shown in monthly statement. For the avoidance of doubt, the Combined Credit Limit as temporary approved by the bank will not be entitled for cash rebate.
6. Definition of Eligible Spending
 - i. Eligible Renminbi Spending includes any retail or online retail transactions posted in Renminbi currency (based on the currency posted on the credit card statement).
 - ii. Eligible Mobile Wallet Spending includes:
 - a) Retail transactions conducted by Wechat Pay (HK Wallet), excluding bill payment;
 - b) Any transactions conducted by Consumer Presented QR code mode in UnionPay App. For the avoidance of doubt, Merchant Presented QR code mode in UnionPay App, transportation payment or E-commerce/online transactions conducted in UnionPay App are excluded.
 - iii. Whether a transaction is an Eligible Renminbi Spending and/or an Eligible Mobile Wallet Spending shall be determined at the sole and absolute discretion of the Bank. If an Eligible Renminbi Spending is conducted by UnionPay App Mobile Payment Consumer Presented QR code mode (i.e. also an Eligible Mobile Wallet Spending), such spending will only be counted once for Extra Cash Rebate under the Program.
7. For the avoidance of doubt, Eligible Renminbi Spending and Eligible Mobile Wallet Spending do not include and not limited to, auto payment, ATM/online payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, DollarSmart Personal Installment Loan, Smart Plus Installment loan, 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, any unposted/cancelled/ refunded/ invalid/ unauthorized 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 Extra Cash Rebate from the Eligible Cardmember’s account without prior notice.
8. The Bank will convert the total Eligible Renminbi Spending and Eligible Mobile Wallet Spending in both HKD account and RMB account in Hong Kong Dollars based on the currency exchange rate of CNY1 to HKD1 to determine the Eligible Cardmember’s entitlement to the Extra Cash Rebate.
9. No part of this Program is transferable, returnable or redeemable for cash. The Cash Rebate received under the Program can only be used to offset future retail purchase transactions but cannot be used to settle any outstanding statement balance.
10. The Bank reserves the right to determine Eligible Cardmember’s entitlement to the Extra Cash Rebate. The relevant DCC Credit Card account must remain valid and in good standing at the time that the Extra Cash Rebate is rewarded. Otherwise the Bank has the right to forfeit the Extra Cash Rebate without any prior notice.
11. If the relevant DCC Credit Card account is voluntarily or involuntarily closed, the Extra Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure.
12. Eligible Cardmember is required to keep the spending records in respect of the Eligible Renminbi Spending and Eligible Mobile Wallet Spending. 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**”) for inspections. All Purchase Records submitted to the Bank will be retained by the Bank and will not be returned to the Eligible Cardmember.
13. Fraud and abuse will result in forfeiture of the Eligible Cardmember’s eligibility to the Extra Cash Rebate under this Program 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 Extra Cash Rebate offered under this Program directly from the DCC Credit Card without prior notice.
14. The use of the DCC Credit Cards 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.
15. The Bank reserves the right to cancel the Program 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.

16. 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. 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.
17. 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.
18. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.