

## **Terms and Conditions of CNCBI x FHKI Jewel World Mastercard® Welcome Offer Program (the “Welcome Offer Program”)**

1. The Welcome Offer Program is only applicable to New Cardmembers (as defined in Clause 2 below) who have submitted the application of the principal card of CNCBI x FHKI Jewel World Mastercard (the “**Eligible Credit Card**”) during the period from **24 April 2025 to 31 December 2025** (both dates inclusive) (the “**Promotion Period**”) and have successfully applied for, and being issued with, a principal card of the Eligible Credit Card by China CITIC Bank International Limited (the “**Bank**”) on or before **31 January 2026**.
2. New Cardmembers are applicants who do not hold any principal card of CNCBI Credit Card in the past 12 months from the approval month of the current Eligible Credit Card applications (the “**New Cardmembers**”).
3. New Cardmembers are entitled to a HK\$1,000 Cash Rebate (the “**Welcome Offer**”) upon making accumulated Eligible Retail Transactions (as defined in Clause 4 below) of HK\$10,000 or above (the “**Welcome Offer Spending**”) with the Eligible Credit Card in the first 2 months from the date of issuance (calculated based on the transaction date) (the “**Eligible Cardmembers**”). The Welcome Offer includes i) 0.4% basic Cash Rebate offered under the prevailing “CNCBI Jewel World Elite Mastercard Credit Card and CNCBI Jewel World Mastercard Credit Card Cash Rebate Rewards Program” (the “**Basic Cash Rebate**”) and ii) 0.6% extra Cash Rebate offered under the prevailing “CNCBI x FHKI Jewel World Mastercard 1% Cash Rebate Rewards Program” (the “**Extra Cash Rebate**”). The Bank will calculate the net Cash Rebate amount to be offered under the Welcome Offer by deducting the Basic Cash Rebate amount and the Extra Cash Rebate amount earned from the Welcome Offer Spending (the “**Welcome Offer Cash Rebate**”). The Welcome Offer Cash Rebate will be credited to the Eligible Cardmember’s Eligible Credit Card account in the **6<sup>th</sup> month** from the Eligible Credit Card approval month and will be shown on the credit card monthly statement. For details of the Basic Cash Rebate and Extra Cash Rebate, please refer to the Terms and Conditions for “CNCBI Jewel World Elite Mastercard and CNCBI Jewel World Mastercard Cash Rebate Rewards Program” and Terms and Conditions for “CNCBI x FHKI Jewel World Mastercard 1% Cash Rebate Rewards Program” respectively.
4. Eligible Retail Transactions (the “**Eligible Retail 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 Retail Transactions exclude any transactions made via WeChat Pay HK, AlipayHK and PayMe, 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, 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 from the Eligible Cardmember’s account.
5. The Bank shall use the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to determine the eligibility of the Welcome Offer.

6. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the Welcome Offer Cash Rebate is credited. Otherwise the Bank has the right to forfeit the Welcome Offer Cash Rebate without any prior notice.
7. Each Eligible Cardmember can only enjoy the Welcome Offer once regardless of the number of card application.
8. The eligibility of the Welcome Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
9. In respect of any Cash Rebate offered under the Welcome Offer:
  - i. 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
  - 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.
10. No part of this Welcome Offer is transferable, returnable or redeemable for cash. The Welcome Offer Cash Rebate can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
11. Eligible Cardmember is required to keep the credit card transaction records of the eligible transactions in respect of the Welcome Offer. 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**") 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 Cardmember.
12. The Bank reserves the right to cancel the Welcome Offer 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 on Eligible Cardmembers.
13. The use of the 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 our Bank's website.
14. Fraud and abuse will result in forfeiture of the Eligible Cardmember's eligibility for the Welcome Offer 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 Welcome Offer directly from the credit card account without prior notice.
15. 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.
16. 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 Special Administrative Region.
17. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.