

## Terms and Conditions of China CITIC Bank International Hong Kong Airlines Mastercard® Rewards Program (“Rewards Program”)

### (I) ENROLLING IN FORTUNE WINGS CLUB (“FWC”) MEMBERSHIP PROGRAM

1. The Fortune Wings Club Membership Program is only applicable to cardholders (“**Cardmembers**”) of the principal card or supplementary card of China CITIC Bank International Hong Kong Airlines Mastercard (“**Eligible Credit Card**”) issued by China CITIC Bank International Limited (the “**Bank**”).
2. If an applicant (“**Applicant**”) applying for the Eligible Credit Card is an existing member of the FWC, the Applicant must provide the Bank with a valid FWC membership number under the Applicant’s name. The FWC membership number and the personal data provided in the card application (“**Personal Information**”) will be used by the Bank, Hong Kong Airlines and FWC for the purpose of processing the Applicant’s application of the Eligible Credit Card and verification of the FWC membership.
3. If the Applicant is not an existing member of the FWC or the FWC membership number provided by the Applicant cannot be verified by FWC, the Applicant will be automatically enrolled as a new FWC member with a new FWC membership number upon Eligible Credit Card approval.
4. FWC membership account (the “**FWC Membership Account**”) must be owned by the Cardmember, subsequent change of FWC Membership Account associated with the Eligible Credit Card is not allowed save in exceptional circumstances as determined by the Bank in its sole discretion. Cardmember’s FWC membership number will be embossed on the Eligible Credit Card.
5. FWC is a global frequent flyer program managed and serviced by Hainan Group, which Hong Kong Airlines is one of the member airlines.
6. By enrolling as an FWC member, the Applicant agreed and confirmed to be bound by Terms and Conditions of FWC, Privacy Policy of Hong Kong Airlines and Hainan Airlines, and consent to the collection, storage, usage and processing of the Personal Information by Hong Kong Airlines and FWC. The Applicant’s personal information will be disclosed and transferred to the affiliated companies of FWC group, including subsidiaries and such companies to which the group has an interest, as well as, any authorized party service provider that located in or outside Hong Kong Special Administrative Region (including but not limited to Mainland China). The data protection laws governed in other jurisdictions may be different from that of Hong Kong SAR.
7. For the latest version of the terms and conditions of FWC membership and related privacy policy, please visit the official website of Hong Kong Airlines ([https://www.hongkongairlines.com/en\\_HK/footer/legal-privacy/privacypolicy](https://www.hongkongairlines.com/en_HK/footer/legal-privacy/privacypolicy)) and FWC ([https://www.hainanairlines.com/HUPortal/dyn/portal/DisplayPage?LANGUAGE=GB&COUNTRY\\_SITE=HK&SITE=CBHZCBHZ&PAGE=PPOL](https://www.hainanairlines.com/HUPortal/dyn/portal/DisplayPage?LANGUAGE=GB&COUNTRY_SITE=HK&SITE=CBHZCBHZ&PAGE=PPOL)).
8. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by Hong Kong Airlines and FWC. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by FWC and Hong Kong Airlines. For any enquiry, please contact the respective party.

### (II) ENTITLEMENTS UNDER FORTUNE WINGS CLUB MEMBERSHIP PROGRAM

9. Cardmembers will be entitled to one bonus point (“**Bonus Point(s)**”) on every HK\$1 spending on eligible transactions (as defined in Clause 10 below) made with the Eligible Credit Card. Spending of Cardmembers’ other credit card account(s) will not be taken into account under the Rewards Program.

10. Eligible Transactions ("**Eligible Transactions**") must be posted transactions, including retail purchase, cash advance, monthly repayments of merchant instalment plans, monthly repayments of Retail Purchase Installment Program, auto-pay, and retail transactions incurred by way of mail/phone order(s). For the avoidance of doubt, the Eligible Transactions do not include, but not limited to, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, any repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, 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, 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 the Bonus Points from the Eligible Cardmember's account without prior notice. The Eligible Transactions will be rounded up to the nearest dollar for calculation of Bonus Points.
11. The maximum amount of Bonus Points that may be rewarded to the Cardmember in each month (calculated based on credit card statement cycle) shall be the Cardmember's credit limit as approved by the Bank. For the avoidance of doubt, any temporary-credit-limit approved by the Bank will not be entitled to Bonus Points.
12. The Bonus Points earned by the Cardmembers will be converted to FWC points automatically at a conversion rate of 15 Bonus Points to 1 FWC point ("**Basic Reward**"). The Bank will provide the Cardmembers' name, FWC membership number and the number of FWC points earned to FWC within 7 working days from the posted date of Eligible Transactions. Upon receiving such information from the Bank, FWC will credit the FWC points earned to the respective FWC Membership Account within 7 working days. If the Cardmember cancels his/her FWC Membership Account at any time after the issuance of the Eligible Credit Card, the Basic Reward will be forfeited without prior notice.
13. The Bonus Points earned with the Eligible Credit Card can only be used to redeem FWC points and cannot be used for redemption of any other coupons, gifts or cash rebate.
14. Where there is a subsequent reversal or refund of Eligible Transaction(s), the FWC point(s) earned from the relevant Eligible Transaction(s) will be deducted from the Cardmember's FWC Membership Account accordingly. Shall there be insufficient FWC points for deduction, the Bank will debit an administration fee of HK\$1 for every 1 FWC point from the relevant Eligible Credit Card account without prior notice; such administration fee will be collected by the Bank at the time when the Eligible Credit account is terminated.
15. If the FWC Membership Account of the Cardmember becomes invalid or unable to process any posting of FWC points for whatever reason, the Cardmember must submit a new and valid FWC membership number under his/her name, which is recognized by the Bank and Hong Kong Airlines, to resume the Basic Reward conversion process; failure to do so will result in the forfeit of the Basic Reward. A new Eligible Credit Card will be issued whenever there is any update of the FWC Membership Account at the Bank's record and a card replacement fee will be charged to the Eligible Credit Card as stated in the Key Facts Statement. The Bank accepts no liability for any delay in the course of the Basic Reward conversion and any such other matters giving rise from an invalid FWC Membership Account.

16. Cardmembers are required to keep the Eligible Credit Card records of the Eligible Transactions in respect of the Rewards Program. In case of disputes, the Bank reserves the right at any time 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.
17. If a Cardmember breaches any provision of the CNCBI Credit Cardmember Agreement (“**Agreement**”), including defaulting in the payment (whether in whole or in part) of any amount due under the Agreement, or cancels the Card, the Basic Reward will be forfeited.
18. Cardmembers acknowledge that the FWC points shall be credited to their FWC Membership Accounts by FWC. The Bank will use its best endeavor to provide the necessary information to FWC to facilitate this purpose, however the Bank makes no warranty that the FWC points earned will be accurately credited to the FWC account by FWC and accepts no liability for failure or delay in the crediting of FWC points to the Cardmember’s FWC Membership Account for any reason beyond the Bank’s control. The use of FWC Membership Accounts and FWC points are subject to the terms and conditions of the FWC. For details, please visit <https://ffp-hnair.com/>. The use of FWC points earned under the FWC Program for exchange, purchase and redemption of gift items and/or air tickets should comply with the related terms and conditions of FWC, Hong Kong Airlines and its member airlines. The Bank has no responsibility for issues relating to the FWC Program, rewards programs or its member airlines.
19. Hong Kong Airlines and FWC may change any of the terms and conditions of the FWC including regulations, policies, benefits, conditions of enrollment or membership tier, in whole or in part at any time with or without notice even though changes may affect the value of the FWC points already accumulated.
20. 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.
21. The Bank reserves the right to cancel the FWC Membership Program or delete, replace, supplement or amend any of these FWC Membership Program terms and conditions and conversion rate without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
22. 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.
23. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.