

Terms and Condition of China CITIC Bank International Hong Kong Airlines Mastercard® As Low As HK\$2 = 1 Fortune Wings Club (“FWC”) Point Program (the “Program”)

1. The promotion period of the Program is valid from 27 February 2025 until 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Program is only applicable to cardholders (the “**Cardmembers**”) of the principal card or supplementary card of China CITIC Bank International Hong Kong Airlines Mastercard (the “**Eligible Credit Card**”) issued by China CITIC Bank International Limited (the “**Bank**”).
3. Cardmembers will be entitled to as low as HK\$2 = 1 FWC point (the “**Rewards**”) on eligible transactions made at selected categories (as defined in clause 4 below) with the Eligible Credit Card during Promotion Period. The Rewards will be given in the form of Bonus Points, including:

- (i) Basic 1X Bonus Point offered under the China CITIC Bank International Hong Kong Airlines Mastercard Rewards Program (the “**Basic Bonus Points**”). For details, please refer to the Terms and Conditions of China CITIC Bank International Hong Kong Airlines Mastercard Rewards Program; and
- (ii) Extra Bonus Points (the “**Extra Bonus Points**”) offered under the Program as below:

Selected Categories	Basic Bonus Points	Extra Bonus Points	Total Bonus Points	Rewards*
Hong Kong Airlines transactions	1X	6.5X	7.5X	HK\$2 spending = 1 FWC point
Overseas transactions	1X	2.75X	3.75X	HK\$4 spending = 1 FWC point
Online transactions	1X	2.75X	3.75X	HK\$4 spending = 1 FWC point
Local transactions	1X	1.5X	2.5X	HK\$6 spending = 1 FWC point

*It is calculated based on the conversion rate of 15 Bonus Points to 1 FWC point under the China CITIC Bank International Hong Kong Airlines Mastercard Rewards Program.

4. Definition of eligible Hong Kong Airlines, overseas, online and local retail transactions (collectively “**Eligible Transactions**”):
 - (i) Eligible Transactions must be posted transactions with official payment records. The Bank has no obligation to clarify the eligibility of any transaction before the Eligible Cardmember conducts the transaction.
 - (ii) Eligible Hong Kong Airlines transactions include transactions made via Hong Kong Airlines official website and mobile applications. All Hong Kong Airlines transactions made via third party travel platforms is not counted as Eligible Hong Kong Airlines transactions.
 - (iii) Eligible overseas transactions include retail transactions settled in any currencies other than Hong Kong Dollars (based on the currency posted on the credit card monthly statement).
 - (iv) Eligible online transactions include retail transactions made via internet according to the merchant codes/transaction types defined by Mastercard Asia/Pacific (Hong Kong) Limited or the merchant's acquiring bank, regardless of the transaction country and currency. Transactions made at any online supermarkets are excluded.
 - (v) Eligible local transactions include local retail transactions, the monthly repayment amount of merchant instalment plan, retail transactions incurred by way of mail/phone order(s).

The Bank’s decision on the eligibility of a transaction shall be final and conclusive.

For the avoidance of doubt, the Eligible Transactions do not include, but not limited to, WeChat Pay/Alipay/PayMe transactions, autopay, ATM/online bill payment (including but without limitation tax, parking, tolls, rent and utilities payment), Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, DollarSmart Personal Installment Loan, Smart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan and Tax Interest Free Flexi Installment Program, handling fees and fees and charges, contribution to any unit trust /monthly investment plan, relevant insurance payment, payments to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, transactions 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 the Bonus Points from the Eligible Cardmember's account without prior notice.

5. The Bank will convert non-Hong Kong Dollars denominated Eligible Transactions into Hong Kong Dollars based on the relevant prevailing foreign exchange rate determined by the Bank.
6. The Eligible Transactions will be rounded up to the nearest dollar for the calculation of the Extra Bonus Points. The Extra Bonus Points will be credited to Cardmember's Eligible Credit Card account within 3 months after each calendar month's spending period and will be shown on the monthly statement. The Extra Bonus Points earned will be converted to FWC points automatically at a conversion rate of 15 Bonus Points to 1 FWC point and the FWC points will be credited to Cardmember's FWC membership account ("**FWC Membership Account**").
7. The Extra Bonus Points can only be used to redeem FWC points and cannot be used for redemption of any other coupons, gifts or cash rebate.
8. 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.
9. Cardmember is required to keep the Eligible Credit Card records of the Eligible Transactions in respect of the Program. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Cardmember to submit the original sales slips/official payment records and/or such further documents or evidence (the "**Purchase Records**") as may be required for inspections. All Purchase Records submitted to the Bank will be retained by the Bank and will not be returned to the Cardmember.
10. Terms and conditions of China CITIC Bank International Hong Kong Airlines Mastercard Rewards Program also apply to this Program, please visit the Bank's website for details.
11. The Bank reserves the right to determine Cardmember's entitlement to the Extra Bonus Points. The Eligible Credit Card account must remain valid and in good standing at the time that the Extra Bonus Points are rewarded. Otherwise the Bank has the right to forfeit the Extra Bonus Points without prior notice.

12. Fraud and abuse will result in forfeiture of the Cardmember's eligibility to the Extra Bonus Points as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Extra Bonus Points offered directly from the Eligible Credit Card without prior notice.
13. The use of the Eligible 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 the Bank's website.
14. Except as otherwise expressly stated in this 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.
15. The Bank reserves the right to cancel the Program or delete, replace, supplement or amend any of these Program terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
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 SAR.
17. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.