

## Notice of Amendments to Terms and Conditions for CNCBI Credit Card Cash Rebate Rewards Program, CNCBI Dual Currency Credit Card Cash Rebate Rewards Program, CNCBI Jewel World Elite Mastercard® Card and CNCBI Jewel World Mastercard® Card Cash Rebate Rewards Program and CNCBI Credit Cardmember Agreement

- (A) With effect from the credit card statement issuance date on or after **8 February 2025** (including transactions made from 9 January to 8 February 2025 and to be posted in the credit card statement issued in February 2025), there will be amendment(s) made to Terms and Conditions for CNCBI Credit Card Cash Rebate Rewards Program, CNCBI Dual Currency Credit Card Cash Rebate Rewards Program and CNCBI Jewel World Elite Mastercard® Card and CNCBI Jewel World Mastercard® Card Cash Rebate Rewards Program. You are advised to read and understand the following amendments before you continue to use the relevant services on or after 8 February 2025. Revised contents are underlined.

### Amendment(s) made to Terms and Conditions for CNCBI Credit Card Cash Rebate Rewards Program

Clause 1 in Terms and Conditions

1. Cash Rebate Rewards Program is only applicable to CNCBI CITICfirst ~~Visa~~ Platinum Card accounts, CNCBI ~~Visa~~ Platinum Card accounts, ~~CNCBI Motion Credit Card accounts~~ and such other credit cards ("Cards") ("Eligible Accounts") as designated by China CITIC Bank International Limited ("the Bank"). (Cardmembers holding any Eligible Accounts will be referred as "Members"). Spending of Members' other credit card account(s) will not be taken into account in the Cash Rebate Reward.

Clause 3 in Terms and Conditions

3. The monthly cash rebate amount will be calculated on the relevant statement date of the monthly Card Statement of the Eligible Account, and be credited to the Eligible Account in the next monthly Card Statement. The amount of the cash rebate shall be calculated according to the Eligible Transactions. For the CNCBI CITICfirst ~~Visa~~ Platinum Card accounts, the maximum amount of the monthly cash rebate (calculated on credit card statement cycle basis) shall be the multiple of the Member's credit limit as approved by the Bank ("Credit Limit") and the applicable cash rebate percentage (currently ~~0.5%~~ 0.4%). For the CNCBI ~~Visa~~ Platinum Card accounts, the maximum amount of the monthly

cash rebate (calculated on credit card statement cycle basis) shall be the multiple of the Member's Credit Limit and the applicable cash rebate percentage (currently ~~0.5%~~ 0.4%) or HK\$100,000 of new Eligible Transactions in the month (whichever is lower). For avoidance of doubt, any temporary-credit-limit approved by the Bank will not be entitled to ~~Rewards Points~~ Cash Rebate.

### Amendment(s) made to Terms and Conditions for CNCBI Dual Currency Credit Card Cash Rebate Rewards Program

Clause 4 in Terms and Conditions

4. The monthly Cash Rebate amount will be calculated on the relevant statement date of the monthly Card Statement of the Eligible Account, and be credited to the Eligible Account in the next monthly Card Statement. The amount of Cash Rebate shall be calculated according to the Eligible Transactions. The maximum amount of the monthly Cash Rebate (calculated on credit card statement cycle basis) shall be the multiple of Cardmember's combined credit limit of Dual Currency Credit Card as approved by the Bank ("Combined Credit Limit") and the applicable cash rebate percentage (currently ~~0.5%~~ 0.4%). For avoidance of doubt, any temporary Combined Credit Limit approved by the Bank will not be entitled to Cash Rebate.

### Amendment(s) made to Terms and Conditions for CNCBI Jewel World Elite Mastercard® Card and CNCBI Jewel World Mastercard® Card Cash Rebate Rewards Program

Clause 3 in Terms and Conditions

3. The monthly cash rebate amount will be calculated on the relevant statement date of the monthly Card Statement of the Eligible Account, and be credited to the Eligible Account in the next monthly Card Statement. The amount of the cash rebate shall be calculated according to the Eligible Transactions. The monthly maximum cash rebate amount of the Eligible Accounts (calculated on credit card statement cycle basis) shall be the multiple of the Member's credit limit as approved by the Bank ("Credit Limit") and the applicable cash rebate percentage (currently ~~0.5%~~ 0.4%). For avoidance of doubt, any temporary-credit-limit approved by the Bank will not be entitled to ~~Rewards Points~~ Cash Rebate.

- (B) With effect from **6 December 2024**, there will be amendment(s) made to the CNCBI Credit Cardmember Agreement of Credit Card issued by the Bank. You are advised to read and understand the following amendments before you continue to use the relevant services on or after 6 December 2024. Revised contents are underlined.

### Amendment(s) made to CNCBI Credit Cardmember Agreement

The current clauses under Section 2 - USE OF THE CARD will be amended as follows:

2.5 (j) The Bonus Points Rewards, Cash Rebate Rewards or ~~Phoenix Miles, Mileage Program Rewards or any other prevailing Partners Rewards to be prescribed by the Bank that is applicable to the Card~~ will be credited monthly corresponding to the instalment billed. The Rewards are subject to the Terms and Conditions of relevant Rewards programs. For details, please visit [www.cncbinternational.com](http://www.cncbinternational.com).

For enquiries or if you would like to obtain a copy of Terms and Conditions for CNCBI Credit Card Cash Rebate Rewards Program, CNCBI Dual Currency Credit Card Cash Rebate Rewards Program and CNCBI Jewel World Elite Mastercard® Card and CNCBI Jewel World Mastercard® Card Cash Rebate Rewards Program and the CNCBI Credit Cardmember Agreement, kindly visit the links below.

- Terms and Conditions for CNCBI Credit Card Cash Rebate Rewards Program:  
[https://www.cncbinternational.com/\\_promotion/201111/rewards-programs/en/tnc\\_cash\\_rebate.pdf](https://www.cncbinternational.com/_promotion/201111/rewards-programs/en/tnc_cash_rebate.pdf)
- Terms and Conditions for CNCBI Dual Currency Credit Card Cash Rebate Rewards Program:  
[https://www.cncbinternational.com/\\_promotion/201111/rewards-programs/en/tnc\\_cash\\_rebate\\_dcc.pdf](https://www.cncbinternational.com/_promotion/201111/rewards-programs/en/tnc_cash_rebate_dcc.pdf)
- Terms and Conditions for CNCBI Jewel World Elite Mastercard® Card and CNCBI Jewel World Mastercard® Card Cash Rebate Rewards Program:  
[https://www.cncbinternational.com/\\_document/personal/credit-cards/en/world\\_elite\\_basic\\_cash\\_rebate\\_tnc\\_en.pdf](https://www.cncbinternational.com/_document/personal/credit-cards/en/world_elite_basic_cash_rebate_tnc_en.pdf)
- CNCBI Credit Cardmember Agreement:  
[https://www.cncbinternational.com/\\_document/personal/credit-cards/en/cardmember-agreement.pdf](https://www.cncbinternational.com/_document/personal/credit-cards/en/cardmember-agreement.pdf)

The above amendments shall be binding on you if you continue to use or retain your credit card(s) on or after the specified effective dates. Please note we may not be able to continue providing the relevant services to you if you do not accept the above amendments and you have the right to terminate your credit card(s) according to the relevant provisions under the related cardmember agreement before the amendments come into effect. Should you have any enquiries, please contact Credit Card Customer Service Hotline at (852) 2280 1288.

If there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.