

**Notice of Amendments to Key Facts Statement/
CNCBI Credit Card Fees and Charges,
CNCBI Credit Cardmember Agreement,
CNCBI Business Cardmember Agreement,
CNCBI RMB Credit Cardmember Agreement and
CNCBI Dual Currency Credit Cardmember Agreement**

- (A) With effect from **2 May 2025**, there will be amendments made to the fees in Key Facts Statement/CNCBI Credit Card Fees and Charges of Credit Card issued by China CITIC Bank International Limited (the “**Bank**”). You are advised to read and understand the following amendments before you continue to use the relevant services on or after 2 May 2025. Revised contents are marked in bold with underline and deleted contents are marked with strikethrough lines.

Amendments made to Key Facts Statement / CNCBI Credit Card Fees and Charges

(i)

Fees – Paper Credit Card Statement		
Original	Revised	
NIL	<u>CNCBI RMB Credit Card</u>	<u>CNY10 per statement*</u>
	<u>Other CNCBI Credit Card</u>	<u>HK\$10 per statement*</u>

*** The following customers are eligible for paper credit card statement fee waiver:**

a. Customers aged below 18, or 65 and above

b. Recipients of the Hong Kong SAR Government’s Comprehensive Social Security Assistance or Disability Allowance

c. CITICdiamond customers, Private Banking customers, Company Customers or Wholesale Banking Group customers

Paper credit card statement fee will be charged after paper credit card statement is issued and posted no later than the following calendar month. For example, for paper credit card statement issued in May 2025, the paper credit card statement fee will be posted on or before 30 June 2025.

Alternatively, customers may subscribe to our eStatement service via i-banking or the Bank’s mobile banking application “inMotion” to be exempted from the paper credit card statement fee.

(ii)

<u>Fees – Request for Statement Copy Fee (waived for customers with eStatement)</u>	
CNCBI RMB Credit Card	CNY55 per copy
Other CNCBI Credit Card	HK\$55 per copy

- (iii) Annual membership fee of CNCBI Personal Credit Card – World Elite Card supplementary card will be amended as follows. For annual membership fee to be posted on or after 2 May 2025, it will be based on the new fee as follows.

Fees – Annual Membership Fee	
Card Type	Supplementary
World Elite Card	N/A <u>HK\$1,900</u>

- (iv) The over-the-counter cash advance service will be terminated, the related fees will not be applicable.

Fees – Cash Advance Service Charge – Over-the-Counter at branch	
CNCBI Motion (virtual) Credit Card	Not applicable
CNCBI RMB Credit Card	
Other CNCBI Credit Cards	HK\$20 per transaction

- (B) With effect from **2 May 2025**, there will be amendments made to the CNCBI Credit Cardmember Agreement, CNCBI Business Cardmember Agreement, CNCBI RMB Credit Cardmember Agreement and CNCBI Dual Currency Credit Cardmember Agreement (collectively known as the “**Cardmember Agreements**”) 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 2 May 2025. Revised contents are underlined and deleted contents are marked with strikethrough lines.

Amendments made to CNCBI Credit Cardmember Agreement

The current clauses under Section 5 – FEES AND CHARGES will be amended as follows:

- (k) a handling charge for each direct debit or autopay instruction which is returned unpaid; **and**
- (l) any other fees and charges to be prescribed by the Bank from time to time with prior notice; ~~and~~
- ~~(m) a service charge is immediately payable upon each cash advance transaction made and effected over the bank counter.~~

Amendments made to CNCBI Business Cardmember Agreement

The current clauses under Section 6 – Fees and Charges will be amended as follows:

- (d) a handling fee ~~and service charge~~ in respect of each cash advance transaction payable upon effecting the transaction;
- (p) a service charge of bank confirmation letter copy; **and**
- (q) any other fees and charges to be prescribed by the Bank from time to time with prior notice; ~~and~~
- ~~(r) a service charge is immediately payable upon each cash advance transaction made and effected over the bank counter.~~

Amendments made to CNCBI RMB Credit Cardmember Agreement

The current clauses under Section 5 – FEES AND CHARGES will be amended as follows:

- (j) a handling charge for each cheque tendered to the Bank for payment which is not honoured; **and**
- (k) any other fees and charges to be prescribed by the Bank from time to time with prior notice; ~~and~~
- ~~(t) a service charge is immediately payable upon each cash advance transaction made and effected over the bank counter.~~

Amendments made to CNCBI Dual Currency Credit Cardmember Agreement

The current clauses under Section 8 – FEES AND CHARGES will be amended as follows:

- (k) a handling charge for each direct debit or autopay instruction which is returned unpaid; **and**
- (l) any other fees and charges to be prescribed by the Bank from time to time with prior notice; ~~and~~
- ~~(m) a service charge is immediately payable upon each cash advance transaction made and effected over the bank counter.~~

For enquiries or if you would like to obtain a copy of the Key Facts Statement/CNCBI Credit Card Fees and Charges and the Cardmember Agreements, kindly visit the links below.

- Key Facts Statement / CNCBI Credit Card Fees and Charges:
<https://www.cncbinternational.com/key-facts/en/>
- The Cardmember Agreements:
<https://www.cncbinternational.com/tnc/en/#creditcards>

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.

China CITIC Bank International Limited
 January 2025