

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

(A) With effective from **2 October 2024**, 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 October 2024. Revised contents are marked in bold with underline and deleted contents are marked with strikethrough lines.

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

Annual membership fee of CNCBI Personal Credit Card – World Card, Platinum Card (including CNCBI Motion Credit Card, CNCBI CITIC*First* Platinum Card and CNCBI VISA Platinum Card) and CNCBI Motion (virtual) Platinum Credit Card will be amended as follows. For annual membership fee to be posted on or after 2 October 2024, it will be based on the new fee as follows. For CNCBI Motion (virtual) Platinum Credit Card, cardholders with perpetual annual fee waiver during application are not affected.

FEES – Annual Membership Fee		
Card Type	Principal	Supplementary
World Card	HK\$1,800 HK\$2,000	HK\$900 HK\$1,000
Platinum Card	HK\$1,200 HK\$1,800	HK\$600 HK\$900
CNCBI Motion (virtual) Platinum Credit Card	HK\$1,200 HK\$1,800	N/A N/A

(B) With effective from **2 September 2024**, there will be amendments made to the CNCBI Credit Cardmember Agreement, CNCBI RMB Credit Cardmember Agreement, CNCBI Credit Card (virtual) Credit Cardmember Agreement, CNCBI Business 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 September 2024. Revised contents are underlined.

Amendment made to CNCBI Credit Cardmember Agreement and CNCBI RMB Credit Cardmember Agreement

The current title of Section 1 – ISSUANCE OF CARD AND PIN will be amended as follows:

ISSUANCE OF CARD AND USE OF AUTHENTICATION FACTORS

The current clauses under Section 1 – ISSUANCE OF CARD AND PIN will be amended as follows:

- 1.4 Authentication factors include but are not limited to Personal Identification Number (“PIN”), device binding, biometric and in-app confirmation. Card information includes but is not limited to the card number, the security code, the expiry month and year of his Card or any other information or matter relating to his Card which is necessary for effecting any transaction by using his Card. The Cardmember will keep any authentication factors and card information in connection with the use of the Card strictly confidential and immediately inform the Bank if the card or authentication factor is lost, stolen or the authentication factor or card information has been compromised.
- 1.5 The Cardmember should inform the Bank as soon as reasonably practicable through the Bank’s Lost Card Reporting Hotline 3603 7899 after he finds that his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised.
- 1.6 (b) for all transactions not authorized by him after the Bank has been given adequate notification that the Card/authentication factor has been lost, stolen or when the authentication factor or card information has been compromised;
- 1.7 The Cardmember understands that he may have to bear a loss when the Card has been used for an unauthorized transaction before he has informed the Bank that his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised. Provided that he has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, his maximum liability for such credit card loss shall be **HK\$500**. The aforesaid maximum liability does not cover cash advance transactions.
- 1.8 Notwithstanding anything contained herein, the Cardmember will be liable for all losses in connection with the Card if he has acted fraudulently, with gross negligence, failed to inform the Bank as soon as reasonably practicable after having found his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, or has failed to follow to safeguard his authentication factor or card information in accordance with the advice of the Bank.

The current clauses under Section 7 – PERSONAL DATA will be amended as follows (applicable to English version only):

- 7.2 (d) request the Bank to inform him of the items of data which are routinely disclosed to a credit reference agency(ies) and in the event of default to a debt collection agency;
- (e) request the Bank to provide him with further information to enable the making of an access and correction request to the relevant credit reference agency(ies) or debt collection agency;

Amendment made to CNCBI Credit Card (virtual) Credit Cardmember Agreement

The current title of Section 1 – ISSUANCE OF CARD will be amended as follows:

ISSUANCE OF CARD AND USE OF AUTHENTICATION FACTORS

The current clauses under Section 1 – ISSUANCE OF CARD AND PIN will be amended as follows:

- 1.6 Authentication factors include but are not limited to device binding, biometric and in-app confirmation. Card information includes but is not limited to the card number, the security code, the expiry month and year of his Card or any other information or matter relating to his Card which is necessary for effecting any transaction by using his Card. The Cardmember will:
- 1.7 The Cardmember should inform the Bank as soon as reasonably practicable through the Bank’s Lost Card Reporting Hotline 3603 7899 after he finds that his authentication factor has been lost, stolen or when the authentication factor or card information has been compromised. The Cardmember will keep any authentication factors and card information in connection with the use of the Card strictly confidential.
- 1.8 (b) for all transactions not authorized by him after the Bank has been given adequate notification that the authentication factor has been lost, stolen or when the authentication factor or card information has been compromised; and
- 1.9 The Cardmember understands that he may have to bear a loss when the Card has been used for an unauthorized transaction before he has informed the Bank that the authentication factor has been lost, stolen or when the authentication factor or card information has been compromised. Provided that he has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that the authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, his maximum liability for such credit card loss shall be **HK\$500**.
- 1.10 Notwithstanding anything contained herein, the Cardmember will be liable for all losses in connection with the Card if he has acted fraudulently, with gross negligence, or failed to inform the Bank as soon as reasonably practicable after having found the authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, or has failed to follow to safeguard his authentication factor or card information in accordance with the advice of the Bank.

The current clauses under Section 6 – PERSONAL DATA will be amended as follows (applicable to English version only):

- 6.2 (d) request the Bank to inform him of the items of data which are routinely disclosed to a credit reference agency(ies) and in the event of default to a debt collection agency;
- (e) request the Bank to provide him with further information to enable the making of an access and correction request to the relevant credit reference agency(ies) or debt collection agency;

Amendment made to CNCBI Business Cardmember Agreement

The current title of Section 2 – Issuance of Card and PIN will be amended as follows:

Issuance of Card and Use of Authentication Factors

The current clauses under Section 2 – Issuance of Card and PIN will be amended as follows:

- 2.5 Authentication factors include but are not limited to Personal Identification Number (“PIN”), device binding, biometric and in-app confirmation. Card information includes but is not limited to the card number, the security code, the expiry month and year of his Card or any other information or matter relating to his Card which is necessary for effecting any transaction by using his Card. The Cardmember will keep any authentication factors and card information in connection with the use of the Card strictly confidential and immediately inform the Bank if the card or authentication factor is lost, stolen or the authentication factor or card information has been compromised.
- 2.6 The Cardmember and Company should inform the Bank as soon as reasonably practicable through the Bank’s Lost Card Reporting Hotline 3603 7899 after he finds that his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised.
- 2.7 (b) for all transactions not authorized by him after the Bank has been given adequate notification that the Card/authentication factor has been lost, stolen or when the authentication factor or card information has been compromised;
- 2.8 The Company and Cardmember understand that they may have to bear a loss when the Card has been used for an unauthorized transaction before they have informed the Bank that the Card or authentication factor has been lost, stolen or that the authentication factor or card information has been compromised. Provided that they have not acted fraudulently, with gross negligence or have not otherwise failed to inform the Bank as soon as reasonably practicable after having found that the Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, their maximum liability for such credit card loss shall be **HK\$500**. The aforesaid maximum liability does not cover cash advance transactions.
- 2.9 Notwithstanding anything contained herein, the Company and Cardmember will be liable for all losses in connection with the Card if they have acted fraudulently, with gross negligence, failed to inform the Bank as soon as reasonably practicable after having found the Card or authentication factor has been lost, stolen or that the authentication factor or card information has been compromised, or have failed to follow to safeguard the authentication factor or card information in accordance with the advice of the Bank.

The current clauses under Section 8 – Customer Data will be amended as follows (applicable to English version only):

- 8.2 (d) request the Bank to inform him of the items of data which are routinely disclosed to a credit reference agency(ies) and in the event of default to a debt collection agency;
- (e) request the Bank to provide him with further information to enable the making of an access and correction request to the relevant credit reference agency(ies) or debt collection agency;

Amendment made to CNCBI Dual Currency Credit Cardmember Agreement

The current title of Section 3 – ISSUING THE CARD will be amended as follows:

ISSUANCE OF CARD AND USE OF AUTHENTICATION FACTORS

The current clauses under Section 3 – ISSUING THE CARD will be amended as follows:

- 3.5 Authentication factors include but are not limited to Personal Identification Number (“PIN”), device binding, biometric and in-app confirmation. Card information includes but is not limited to the card number, the security code, the expiry month and year of his Card or any other information or matter relating to his Card which is necessary for effecting any transaction by using his Card. The Cardmember will keep any authentication factors and card information in connection with the use of the Card strictly confidential and immediately inform the Bank if the card or authentication factor is lost, stolen or the authentication factor or card information has been compromised.
- 3.6 The Cardmember should inform the Bank as soon as reasonably practicable through the Bank’s Lost Card Reporting Hotline 3603 7899 after the Cardmember realises that his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised.
- 3.7 (b) for all transactions not authorized by them after the Bank has been given adequate notification that the Card/authentication factor has been lost, stolen or when the authentication factor or card information has been compromised;
- 3.8 The Cardmember understands that he may have to bear a loss when the Card has been used for an unauthorized transaction before he has informed the Bank that his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised. Provided that he has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, his maximum liability for such credit card loss shall be **HK\$500**. The aforesaid maximum liability does not cover cash advance transactions.
- 3.9 Notwithstanding anything contained in the Agreement, the Cardmember will be liable for all losses in connection with the Card if he has acted fraudulently, with gross negligence, failed to inform the Bank as soon as reasonably practicable after having found his Card or authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, or has failed to follow to safeguard his authentication factor or card information in accordance with the advice of the Bank.

The current clauses under Section 10 – PERSONAL DATA will be amended as follows (applicable to English version only):

- 10.2 (d) request the Bank to inform him of the items of data which are routinely disclosed to a credit reference agency(ies) and in the event of default to a debt collection agency;
- (e) request the Bank to provide him with further information to enable the making of an access and correction request to the relevant credit reference agency(ies) or debt collection agency; and

(C) With effective from **2 September 2024**, the Chinese name of CNCBI Jewel World Elite Mastercard® Card issued by the Bank will be updated. You are advised to read and understand the following amendments before you continue to use the relevant services on or after 2 September 2024.

Traditional Chinese	A rename from “信銀國際 Jewel World Elite Mastercard®卡” to “中信銀行（國際）紫鑽信用卡”
Simplified Chinese	A rename from “信银国际 Jewel World Elite Mastercard®卡” to “中信银行（国际）紫钻信用卡”

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

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