

## Terms and Conditions of CNCBI Motion Credit Card (*Virtual*) Spend and Save Offer (“the Offer”)

- The promotion period of the Offer is from 5 July 2021 to 30 September 2021 (both dates inclusive) (the “Promotion Period”).
- The Offer is only applicable to New Customer (“Customer”) who applies CNCBI Motion Credit Card (*Virtual*) (“Card(s)”) issued by China CITIC Bank International Limited (the “Bank”) as a principal cardmembers (“Cardmember(s)”) whose application is submitted during the Promotion Period and approved on or before 31 October 2021, and successfully open the HKD Multi-currencies Statement Savings Account (“HKD Savings Account”) via inMotion during the Promotion Period at the same time.
- New Customer refers to the customer who has not maintained any credit card, current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with the Bank within the preceding 12 months before the application date.
- Customer is entitled to enjoy 1% Bonus Preferential Savings Rate for the eligible balance in HKD Savings Account for 12 months from the Card Open Month upon accumulating Eligible Transactions (as described in Clause 5 below) by using Card for the monthly total net amount of HK\$5,000 within the Spending Period (as described in Clause 6 below). The maximum eligible balance is HKD\$500,000 (“the balance”).
- “Eligible Transaction(s)” are transactions posted to the Bank’s system including local retail, overseas spending, cash advance and monthly payment amount of merchant installment, online retail transaction(s) and retail transaction(s) incurred by way of mail/phone order(s) as determined by the Bank. For the avoidance of doubt, Eligible Transactions do not include, but not limited to, autopay, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal 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, transaction 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, other banking service charges, any unposted/cancelled/ refunded/ invalid 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 an amount equal to the value of the Welcome Offer or Cash Rebate from the Cardmember’s account.
- Upon spending HK\$5,000 or above in the prevailing month (Card Spending Month), Bonus Preferential Savings Rate will be applied to calculate the reward with reference to the balance in the HKD Savings Account in that month (Preferential Saving Month), with the schedule per below. The reward will be calculated with reference to the daily average balance. Details of Card Spending and Rewards Month as follows:

Card Open Month	Card Spending Period	Preferential Saving Period	Reward Period
Jul 2021	Jul 2021 – Jun 2022	Jul 2021 – Jun 2022	Aug 2021 – Jul 2022
Aug 2021	Aug 2021 – Jul 2022	Aug 2021 – Jul 2022	Sep 2021 – Aug 2022
Sep 2021	Sep 2021 – Aug 2022	Sep 2021 – Aug 2022	Oct 2021 – Sep 2022
Oct 2021	Oct 2021 – Sep 2022	Oct 2021 – Sep 2022	Nov 2022 – Oct 2022

The reward in the form of cash rebate will be credited to the HKD Savings Account within the next calendar month after the Preferential Saving Month (Reward Month).

Illustration: Customer opens HKD Savings Account and applies Card via inMotion in Jul 2021, and spend over \$5,000 by using CNCBI Motion Credit Card every month. The reward schedule is as below:

	<b>Card Spending Month</b>	<b>Preferential Saving Month</b>	<b>Reward Month</b>
First Reward	Jul 2021	Jul 2021	Aug 2021
Second Reward	Aug 2021	Aug 2021	Sep 2021
Third Reward and so on	Sep 2021	Sep 2021	Oct 2021
Last Reward	Jun 2022	Jun 2022	Jul 2022

7. If customer spends below HK\$5,000 in one of the Card Spending Months, Bonus Preferential Savings Rate will not be applied in the corresponding Preferential Saving Month until customer spends HK\$5,000 or above in coming Card Spending Months.
8. The prevailing interest rate of HKD Savings Account will be applied for deposit balance exceeding maximum eligible balance and will be applied to the HKD Savings Account after Preferential Saving Period.
9. Customer must hold a valid HKD Savings Account by the time when the Reward is credited. Otherwise, the Reward shall be forfeited absolutely and shall not be paid to the Customer through any other means.
10. All transaction amounts and account balances shall be based on the Bank's records.
11. Other terms and conditions of credit card and its promotional offer apply. Please visit [https://www.cncbinternational.com/\\_document/personal/credit-cards/en/vcc\\_promotnc/index.html](https://www.cncbinternational.com/_document/personal/credit-cards/en/vcc_promotnc/index.html) for details.
12. The Bank reserves the right to delete, replace, supplement or amend any of these Promotional Terms and Conditions without prior notice, and shall not bear any responsibility for any costs, expenses, losses or liabilities incurred. In the event of any matter or dispute arising out of or in connection with the promotion, the decision of the Bank shall be final and conclusive.
13. 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.
14. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
15. In case of any discrepancy, the English version shall prevail for all purposes.