

**Terms and Conditions for CNCBI Jewel World Elite Mastercard and CNCBI Jewel World Elite Mastercard 0.5% Cash Rebate Rewards Program ("0.5% Cash Rebate Rewards Program"):**

1. 0.5% Cash Rebate Rewards Program is only applicable to CNCBI Jewel World Elite Mastercard accounts and CNCBI Jewel World Elite Mastercard accounts ("**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 0.5% Cash Rebate Rewards Program.
2. Eligible Transactions ("**Eligible Transactions**") must be posted transactions, including retail purchase, cash advance, monthly repayments of Merchant Instalment Plans, monthly repayments of Retail Purchase Interest-free Flexi Installment Plan, autopay, and retail transactions incurred by way of mail/phone order(s). For the avoidance of doubt, transactions which shall not be considered as Eligible Transactions include, but not limited to, balance transfers, Cash-in Programs, Dollar\$mart Personal Installment Loan, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan or Tax Interest Free Flexi Installment Plan, contribution to any unit trust / monthly investment plan, payments made to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, other banking service charges, Octopus Automatic Add Value Service payment, payment made via ATM/ online banking and any unposted / cancelled / refunded / invalid transactions.
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 0.4%). For avoidance of doubt, any temporary-credit-limit approved by the Bank will not be entitled to Cash Rebate.
4. All Cash Rebate Amount ("**Cash Rebate Amount**") can only be used for settling new Eligible Transactions of the relevant Eligible Accounts and cannot be used to settle any other outstanding balances.
5. In order to be entitled to the Cash Rebate Amount, Members' relevant Card account must remain valid, in good credit standing and not cancelled or terminated at the time Cash Rebate Amount is given.
6. Cash Rebate Amount is not transferable or redeemable for cash. Cash Rebates for a Supplementary Credit Card of the Eligible Account shall be calculated separately and will not be combined with the Principal Credit Card account.
7. 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.
8. The Bank reserves the right to amend any of the terms and conditions of the promotional offers without prior notice. For any disputes related to this promotion, decision of the Bank shall be final and binding.
9. 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.
10. If there is any discrepancy between the English and Chinese versions of the terms and conditions of 0.5% Cash Rebate Rewards Program, the English version shall prevail.