

Terms and Conditions of CNCBI GBA Dual Currency Credit Card up to 10% Cash Rebate on RMB and UnionPay App Spending Program (the “10% Cash Rebate Program”)

1. The promotion period of the 10% Cash Rebate Program is valid from 1 July 2026 to 31 December 2026 (both dates inclusive) (the “**Promotion Period**”).
2. The 10% Cash Rebate Program is only applicable to the principal cardmembers of the CNCBI GBA Dual Currency Credit Card (the “**GBA Credit Card**”) issued by China CITIC Bank International Limited (the “**Bank**”) (the “**Eligible Cardmembers**”).
3. Eligible Cardmembers can enjoy the following extra Cash Rebate offers (the “**Extra Cash Rebate**”) by making eligible spending with the GBA Credit Card:

Eligible Spending (as defined in Clause 4 below)	Eligible RMB Spending; and/or Eligible UnionPay App Spending	Single Eligible RMB Spending of CNY4,000 or above
Cash Rebate Offer	4% Cash Rebate	Extra 6% Cash Rebate
Maximum Rebate per Calendar Month	HK\$150	HK\$250

The 4% Cash Rebate includes the basic Cash Rebate offered under the prevailing “CNCBI Dual Currency Credit Card Cash Rebate Rewards Program” (the “**Basic Cash Rebate**”) , please refer to [Terms and Conditions for “CNCBI Dual Currency Credit Card Cash Rebate” Rewards Program](#) for details.

4. Definition of Eligible Spending
 - i. Eligible RMB Spending includes any retail or online retail transactions posted in Renminbi currency (based on the currency posted on the credit card statement).
 - ii. Eligible UnionPay App Spending includes retail transactions conducted by Consumer Presented QR code mode in UnionPay App Mobile Payment. For the avoidance of doubt, Merchant Presented QR code mode, bill payment, service and charity payment, transportation payment or E-commerce/online transactions conducted in UnionPay App Mobile Payment are excluded.
 - iii. Whether a transaction is an Eligible RMB Spending and/or an Eligible UnionPay App Spending shall be determined at the sole discretion of the Bank. If an Eligible RMB Spending is conducted by UnionPay App Mobile Payment Consumer Presented QR code mode (i.e. also an Eligible UnionPay Spending), such spending will only be counted once under the 10% Cash Rebate Program.
5. For the avoidance of doubt, Eligible RMB Spending and Eligible UnionPay Spending do not include, but not limited to, auto payment, ATM/online payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, 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, any unposted/cancelled/ refunded/ invalid/ unauthorized 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 Extra Cash Rebate from the Eligible Cardmember’s account without prior notice.
6. The Basic Cash Rebate will be calculated and to be credited to the Eligible Cardmember’s GBA Credit Card account on the relevant monthly statement cycle date and to be shown on the credit card monthly statement. The maximum amount of the monthly Basic Cash Rebate (calculated on credit card statement cycle basis) shall be the multiple of the Cardmember’s combined credit limit of Dual Currency Credit Card approved by the

Bank and the Basic Cash Rebate percentage. The Basic Cash Rebate is subject to the Terms and Conditions of the “CNCBI Dual Currency Credit Card Cash Rebate Rewards Program”. Please visit the Bank’s website for details.

7. The Bank will convert the total Eligible RMB Spending and Eligible UnionPay App Spending to Hong Kong Dollars based on the currency exchange rate of CNY1 to HK\$1 to determine the Eligible Cardmember’s entitlement to the Extra Cash Rebate and calculate the Extra Cash Rebate amount that each Eligible Cardmember is entitled. The Extra Cash Rebate will be credited to Eligible Cardmember’s GBA Credit Card account on or before 30 April 2027 and will be shown on the next credit card monthly statement.
8. No part of the Extra Cash Rebate is transferable, returnable or redeemable for cash. The Extra Cash Rebate received under the 10% Cash Rebate Program can only be used to offset future retail purchase transactions and cannot be used to settle any outstanding statement balance.
9. The Bank reserves the right to determine Eligible Cardmember’s entitlement to the Extra Cash Rebate. The relevant GBA Credit Card account must remain valid and in good standing at the time that the Extra Cash Rebate is rewarded. Otherwise the Bank has the right to forfeit the Extra Cash Rebate without any prior notice.
10. If the relevant GBA Credit Card account is voluntarily or involuntarily closed, the Extra Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure.
11. Eligible Cardmember is required to keep the spending records in respect of the 10% Cash Rebate Program. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Eligible Cardmember to submit the original sales slips/official payment records and/or such further documents or evidence (the “**Purchase Records**”) for inspections. All Purchase Records submitted to the Bank will be retained by the Bank and will not be returned to the Eligible Cardmember.
12. Fraud and abuse will result in forfeiture of the Eligible Cardmember’s eligibility to the Extra Cash Rebate under this 10% Cash Rebate Program as well as cancellation of the Eligible Cardmember’s credit card(s). The Bank further reserves the right to deduct the relevant amount of the Extra Cash Rebate offered under this 10% Cash Rebate Program directly from the GBA Credit Card without prior notice.
13. The use of the GBA Credit Cards is subject to the relevant Credit Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details, please refer to the Bank’s website.
14. The Bank reserves the right to cancel the 10% Cash Rebate Program or delete, replace, supplement or amend any of these Terms and Conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
15. 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.
16. 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.
17. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.