

## 信銀國際信用卡 H-COINS 會員簽賬冬日消費激賞推廣（「推廣」）之一般條款及細則：

1. 推廣期為 2025 年 11 月 1 日至 12 月 31 日（包括首尾兩日）（「推廣期」）。
2. 推廣適用於所有持有由中信銀行(國際)有限公司（「銀行」）發出之信銀國際信用卡（信銀國際商務卡除外）（「合資格信用卡」）主卡及附屬卡會員（「會員」）。
3. 此推廣適用於沙田中心及沙田廣場、荃灣千色匯（包括荃灣千色匯 I 及 II）及元朗千色匯（「參與商場」）。
4. 會員必須持有有效的 H-COINS 會員賬戶方可參與此推廣。
5. 合資格簽賬包括於參與商場之商戶所作之單一零售及餐飲消費達 HK\$100 或以上，並獲發商戶機印發票正本（「機印發票」）及實體信用卡簽賬存根正本或電子錢包交易截圖（「簽賬存根」）之簽賬（「合資格簽賬」）。合資格交易將根據實際交易金額（扣除任何折扣 / 優惠券 / 現金券後的淨額）計算，並將向下調整至最接近的個位數。合資格簽賬不包括經電子錢包支付的簽賬交易（包括但不限於微信/支付寶/PayMe/轉數快）、會籍費用、電訊服務、停車場、貨品及餐飲訂金、於任何商戶購買現金券/禮券/禮品卡或任何增值服務、購買及充值儲值卡、繳費服務、網上購物、電郵/電話訂購、分拆簽賬、未能提供實體發票及簽賬存根之簽賬、任何有欺詐成份或虛假交易、已取消/退款/偽造之交易、任何未經許可之交易及由銀行不時指定的任何其他類型的交易，及由 H Coins Intelligence Limited（「HCIL」）於網頁 <https://www.hcoins.com.hk/免責聲明/> 指定的「不接受商戶或服務之機印發票 / 收據」交易。如有任何爭議，銀行、參與商場及 HCIL 將有最終決定權。
6. 除非另有指明，會員必須於簽賬當日的營業時間 12:00nn 至 09:00pm 內帶同(1)機印發票、(2)簽賬存根及(3)用作有關簽賬之合資格信用卡親臨進行合資格簽賬之參與商場禮賓會員專區或禮賓部（沙田中心及沙田廣場：沙田廣場 L3 禮賓部、荃灣千色匯：荃灣千色匯 I L1 禮賓部、元朗千色匯：地下禮賓部）登記及換領此推廣之獎賞；會員不可授權他人辦理。逾期兌換將不予接受。資料核實成功後會員將立即獲得此推廣下之獎賞。如有任何爭議，銀行、參與商場及 HCIL 將有最終決定權。機印發票及簽賬存根必須清楚列明信用卡號碼、商戶名稱、簽賬日期、交易金額、有效之授權號碼及會員簽署（如適用），有關資料於機印發票及簽賬存根必須相同。任何影印副本、手寫及重印之機印發票或簽賬存根將不獲接受。如會員未能提供以上資料或資料不全，不論任何原因，會員將不符合獲取此推廣獎賞的資格。
7. 換領者必須為簽賬者及 H-COINS 會員本人，參與商場職員可要求客戶出示身分證明文件作核對用途。
8. 所有用作登記及換領獎賞之機印發票及簽賬存根經參與商場之禮賓會員專區或禮賓部職員確認後會被蓋印，以示已用作換領獎賞。任何經參與商場之顧客服務部職員蓋印的機印發票及簽賬存根將不可再用作登記其他優惠，銀行或 HCIL 另有訂明除外。
9. 如會員於換領此推廣獎賞後取消合資格簽賬及申請退款，會員必須連同已蓋印之機印發票、簽賬存根及有關合資格信用卡親臨參與商場之顧客服務部辦理退還獎賞手續。如會員未有退還有關獎賞，銀行會從有關合資格信用卡賬戶直接扣除所獲享 H Coins 獎賞的等值金額而毋須事先通知。
10. 會員如有任何欺詐或濫用成分，銀行將會取消該會員獲享獎賞之資格及其信用卡。銀行保留權利在無須作事先通知的情況下直接從有關人士之戶口扣除任何不適當地獲得獎賞之相等價值，及 / 或採取法律行動以追討有關金額。
11. 此推廣之獎賞數量有限，先到先得，換完即止。如已換領完畢，恕不另行通知。如有任何爭議，銀行及 HCIL 保留最終決定權，並有權隨時終止獎賞換領而毋須事先通知。
12. 個別參與商場之商戶所接受之用作交易的合資格信用卡種類或有不同，詳情請向有關商戶查詢。

13. 使用 H Coins 及 H Coins 登記程序受 H·COINS 會員之條款及細則及隱私政策約束，詳情請瀏覽 H·COINS 官方網頁: <https://www.hcoins.com.hk/>。
14. 銀行並不是 H Coins 供應商。銀行不會對由 HCIL 提供之 H Coins 或產品、服務或資料之質素和供應作出任何陳述或保證，亦不會就 H·COINS 之產品、服務或資料所引起或與有關的事宜負上任何責任。如有任何查詢、申訴或投訴，應直接向 HCIL 提出。
15. HCIL 可隨時在給予或不給予通知的情況下更改全部或部分 H·COINS 之任何條款及細則，包括規則、政策、優惠、參加條件或會員等級。儘管該變更可能影響已累積之 H Coins 之價值。凡會員登記 H Coins、換領獎勵或禮遇，即代表會員接受所有相關的條款及細則。HCIL 對於會員因任何 H·COINS 架構及此條款及細則內容改動而導致的損失恕不負責。
16. 登記換領此推廣之獎賞期間，銀行、參與商場及 HCIL 保留權利記錄合資格信用卡之頭 6 位及尾 4 位數字，H·COINS 會員號碼及機印發票及簽賬存根列明之交易金額等資料作識別和核實會員可換領此推廣之獎賞的資格及作內部審核之用，所收集之個人資料均只限用於本推廣。會員提供以上資料作登記即代表同意被收集有關資料及明白所收集資料的用途；如會員不接受此安排，將被當作自願放棄參加本推廣。除 HCIL 保留機印發票及簽賬存根之圖像外，所有於本推廣所收集的有關資料將於本推廣結束後一個月內銷毀。銀行、參與商場及 HCIL 將會妥善存放所收集之會員資料並嚴格防止資料外泄。
17. 合資格信用卡的使用須受相關信用卡會員合約及 / 或信用卡會員協議及其他適用之推廣條款及細則約束，詳情請瀏覽銀行網頁。
18. 除本條款及細則另有明文訂明外，本條款及細則訂約方以外的任何人士概不可按照《合約（第三者權利）條例》（香港法例第 623 章）的規定強制執行本條款及細則的條款或享有其利益。倘本條款及細則的任何條文明確賦予任何第三方權力根據《合約（第三者權利）條例》執行本條款及細則任何條款，則條款及細則訂約方保留權利可在毋須該第三方同意的情況下修改該條款或本條款及細則的任何其他條款。
19. 銀行及 HCIL 保留權利取消推廣或刪除、取代、增補或修改任何推廣之條款及細則而毋須事先通知。如有任何爭議，銀行及 HCIL 將有最終決定權並對會員具有約束力。
20. 銀行不會對 HCIL 及參與商場之商戶的貨品、服務或資料之質素和供應作出任何陳述或保證，亦不會就 HCIL 及參與商場之商戶的貨品、服務或資料所引起或與有關的事宜負上任何責任。如有任何查詢、申訴或投訴，應直接向 HCIL 及參與商場之商戶提出。
21. 推廣條款及細則根據香港特別行政區的香港法律管轄和詮釋，如引起任何爭議，或者與其有關之任何爭議均應提交由香港特別行政區法院處理。
22. 倘若本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

### **100% H Coins 回贈（「100% 回贈優惠」）之條款及細則**

23. 於推廣期內，會員憑合資格信用卡於任何參與商場之商戶作單一合資格簽賬滿 HK\$100 或以上可享 100% H Coins 回贈。每 HK\$1 消費可獲 200 H Coins，每筆合資格簽賬最高可獲 100,000 H Coins（等值 HK\$500）。
24. 每位會員在整個推廣期內於每個參與商場可享 100% 回贈優惠一次。

### 層層賺消費獎賞，高達 50,000 H Coins 回贈（「額外 H Coins 優惠」）之條款及細則

25. 於推廣期內，會員憑合資格信用卡於同日任何參與商場之商戶累積以下指定合資格簽賬金額，即可享以下額外 H Coins 優惠：

消費級別	同日累積合資格簽賬	額外 H Coins
級別 1	HK\$500 - HK\$999	5,000 H Coins (等值 HK\$25)
級別 2	HK\$1,000 - HK\$2,999	10,000 H Coins (等值 HK\$50)
級別 3	HK\$3,000 - HK\$4,999	30,000 H Coins (等值 HK\$150)
級別 4	HK\$5,000 或以上	50,000 H Coins (等值 HK\$250)

26. 每位會員於同一參與商場最多可累積 2 張不同商戶即日合資格簽賬之機印發票，並使用同一張合資格信用卡全額付款。

27. 同日於同一商戶之消費不可分拆成多張發票或簽賬存根作多次額外 H Coins 優惠換領。每位會員每日只可憑 1 張由同一商戶發出之發票作額外 H Coins 優惠換領。

28. 同一張機印發票不可同時享有 100% 回贈優惠及額外 H Coins 優惠。

### 額外 1 小時免費泊車（「額外免費泊車優惠」）之條款及細則

29. 額外免費泊車優惠只適用於沙田中心及沙田廣場及荃灣千色匯（包括荃灣千色匯 I 及 II）（「適用停車商場」）。

30. 於推廣期內，會員須憑合資格信用卡於沙田中心及沙田廣場及荃灣千色匯（包括荃灣千色匯 I 及 II）簽賬並親臨於以下地點成功辦理適用停車商場提供之免費泊車優惠，可享額外 1 小時免費泊車：

- 沙田廣場：L3 禮賓部 (07:00am-11:45pm)
- 荃灣千色匯 I：L1 禮賓部 (07:00am - 11:59pm)

31. 每位會員每日可於每個適用停車商場享額外免費泊車優惠一次，而所有免費泊車優惠合共最高可享 3 小時。

32. 除適用停車商場提供之免費泊車優惠及「恒地會會員泊車優惠」外，額外免費泊車優惠不能與其他泊車優惠同時使用。

33. 額外免費泊車優惠只適用於停泊於適用停車商場停車場內私家車時租車位之車輛。

34. 額外免費泊車優惠只限於以八達通泊入沙田中心時租停車場及荃灣千色匯 I 之停車場私家車時租車位。

35. 適用停車商場提供之免費泊車優惠受條款及細則約束，請參閱適用停車商場網站。

若閣下日後不欲收取本行發出的任何宣傳或推廣資料，閣下可隨時致電 (852) 2287 6767 或於 [www.cncbinternational.com/contact-us/tc/](http://www.cncbinternational.com/contact-us/tc/) 提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。

## **General Terms and Conditions of CNCBI Credit Card Winter Spending Promotion for H-COINS Members (the “Promotion”):**

1. The promotion period is from 1 November to 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Promotion is applicable to principal and supplementary cardmembers (the “**Cardmembers**”) of CNCBI Credit Cards issued by China CITIC Bank International Limited (the “**Bank**”), except CNCBI Business Card (“**Eligible Credit Cards**”).
3. The Promotion is applicable to Shatin Centre and Shatin Plaza, KOLOUR Tsuen Wan (KOLOUR Tsuen Wan I & II) and KOLOUR Yuen Long (the “**Participating Malls**”).
4. To participate in the Promotion, the Cardmembers must be holding a valid H-COINS membership.
5. Eligible Transactions include any single retail and food and beverage transactions of HK\$100 or above made at any stores in the Participating Malls with machine printed original sales invoice (the “**Sales Invoices**”) and original physical credit card sales slip or screenshot of the digital wallet (the “**Sales Slips**”) (the “**Eligible Transactions**”). Eligible Transaction is calculated based on the actual transaction amount (the net amount after any discounts / promotional coupons / cash coupons) and will be rounded down to the nearest dollar. Eligible Transactions do not include transactions made via e-wallets including but not limited to WeChat Pay, Alipay, PayMe or FPS, membership fee, telecommunications services, car parking, deposits of goods and beverages, restaurant deposits, purchase of cash equivalent items including but not limited to cash coupons, gift voucher, gift card or any value-adding services, purchases and reloading of stored value cards, bill payments, online transactions, email/phone order, split sales transactions, transactions without physical sales invoice and credit card sales slip, any fraud or fraudulent transactions, cancelled/refunded/returned/counterfeit transactions, all unauthorized transactions and any other types of transactions as specified by the Bank from time to time, as well as the transactions specified as “ineligible machine-printed sales receipts from merchants and service providers” by H Coins Intelligence Limited (“**HCIL**”) at <https://www.hcoins.com.hk/disclaimer/>. In case of any dispute, the decision of the Bank, the Participating Malls and HCIL shall be final and binding on Cardmembers.
6. Unless otherwise specified, Cardmembers must register and redeem the offers under the Promotion in person at the Customer Service Counter of the respective Participating Mall that the Cardmembers made the Eligible Transactions (Shatin Centre and Shatin Plaza: Shatin Plaza L3 Concierge, KOLOUR Tsuen Wan (KOLOUR Tsuen Wan I & II): KOLOUR Tsuen Wan I L1 Concierge, and KOLOUR Yuen Long: Ground Floor Concierge) during operation time from 12:00nn to 09:00pm on the same day of purchases. For the avoidance of doubt, no late redemption will be accepted and Cardmembers cannot authorize a third party to register and redeem any offer. Cardmembers must present the (1) Sales Invoices, (2) Sales Slips and (3) Eligible Credit Card used for payment to the Customer Service Staff of the Participating Malls for verification. The offer(s) under this Promotion will be provided immediately upon successful verification. In case of any dispute, the decision of the Bank, Customer Service Staff of the Participating Malls and HCIL shall be conclusive. The Sales Invoices and Sales Slips must clearly state the credit card number, store name, transaction date, transaction amount, valid authorization number and Cardmember signature (if applicable), and the information shown on the Sales Invoices and Sales Slips must be the same. Any Sales Invoice or Sales Slips that are photocopied, hand-written or duplicated are not accepted. Shall the Cardmembers fail to present the above information or the information provided is incomplete (for any reasons), the Cardmembers are not entitled to the Promotion.
7. The Eligible Cardholder making the transaction and redeeming the Reward(s) must be the same person as H-COINS member and Cardholder. Staff of the Participating Malls reserves the right to ask for identity proof for verification purpose.
8. All Sales Invoices and Sales Slips used for registration and redemption of the offers under the Promotion will be stamped by the Customer Service Staff of the Participating Malls after verification to indicate the relevant Sales Invoices and Sales Slips have been used for offer redemption. Any

Sales Invoices and Sales Slips stamped by the Customer Service Staff of the Participating Malls cannot be used for registration of any other promotions, unless stated otherwise by the Bank or by HCIL.

9. Shall a Cardmember request refund for any Eligible Transactions that have been used to redeem any offers under the Promotion, the Cardmember is required to return the offer at the Customer Service Counter of the Participating Malls with the presence of the relevant stamped Sales Invoice, Sales Slip and the Eligible Credit Card. If the Cardmember fails to return the offer, the Bank will debit the equivalent value of the H Coins offer from the Cardmember's Eligible Credit Card account without prior notice.
10. Fraud and abuse will result in forfeiture of the Cardmember's eligibility to the Promotion as well as cancellation of the Eligible Credit Card. The Bank further reserves the right to deduct the relevant amount equivalent to the value of the offers under the Promotion directly from the Cardmember's Eligible Credit Card account without prior notice.
11. All offers under the Promotion are on a first-come, first-served basis while stock lasts. There will not be any prior notice if the quotas are full. In the event of any dispute, the Bank and HCIL have discretion to make final decisions and have the right to terminate the offer redemption at any times without prior notice.
12. The types of Eligible Credit Card accepted may vary among the stores in the Participating Malls, please contact the relevant store(s) in the Participating Malls for details.
13. The use of H Coins and the H Coins registration procedure are subject to H-COINS membership terms and conditions and related privacy policy, please visit the official website of H-COINS for details.
14. The Bank is not the supplier of H Coins. The Bank shall not be liable for any matters arising or in connection with H Coins, its services, or information provided by HCIL. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of H-COINS, services or information provided by HCIL. For any enquiry, please contact HCIL.
15. HCIL may change any of the terms and conditions of H-COINS including regulations, policies, benefits, conditions of enrollment or membership tier, in whole or in part at any time with or without notice even though changes may affect the value of the H Coins already accumulated. Registering H Coins or redeeming rewards and offers will be deemed as acceptance of all relevant terms and conditions by members. HCIL will not be liable for any loss or damages resulting from any changes to the structure and/or content of H-COINS, including amendments to these terms and conditions.
16. During the registration for offers under the Promotion, the Bank, the Customer Service Staff of the Participating Malls and HCIL reserve the right to record the first 6 digits and last 4 digits of Eligible Credit Card numbers, H-COINS membership number and the information such as spending amount stated on the Sales Invoice and Sales Slips for the purpose of identifying and verifying Cardmembers' eligibility to the Promotion and fulfilling internal audit purpose. The personal information collected is strictly for this Promotion. Cardmembers who provide the above information for registration will be deemed to understand and agree the purpose and the collection of data. Cardmembers who do not accept the arrangement will be deemed voluntarily give up participation in the Promotion. Except the images of the Sales Invoice and Sales Slips collected by HCIL, all relevant data collected during the Promotion will be destroyed 1 month after the Promotion has ended. The Bank, the Customer Service Staff of the Participating Malls and HCIL will securely store and prohibit unauthorized access to all Cardmembers' data.
17. The use of the Eligible Credit Card 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.
18. 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.

19. The Bank and HCIL reserve the right to cancel the Promotion or delete, replace, supplement or amend any of these Promotion terms and conditions without prior notice. In case of any dispute, the decision of the Bank and HCIL shall be final and binding.
20. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by HCIL or the stores within the Participating Malls. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by HCIL and the stores within the Participating Malls. Any enquiry, claim or complaint should be directed to HCIL or the stores within the Participating Malls.
21. 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.
22. If there is any discrepancy between the English and Chinese versions of the terms and conditions of this Offer, the English version shall prevail.

**Terms and Conditions of 100% Rebate in H Coins Offers (the “100% Rebate Offer”)**

23. Cardmembers can enjoy 100% rebate in H Coins by making single Eligible Transaction of HK\$100 or above at any stores in the Participating Malls with the Eligible Credit Cards during the Promotion Period. The rebate of H Coins will be given at a conversion rate of 200 H Coins for every HK\$1 spent, subject to a maximum of 100,000 H Coins (equivalent to HK\$500) per Eligible Transaction.
24. Each Cardmember can only enjoy the 100% Rebate Offer once in each Participating Mall during the whole Promotion Period.

**Terms and Conditions of “Rewards at Every Level” (the “Extra H Coins Offer”)**

25. During the Promotion Period, Cardmembers can enjoy the following Extra H Coins Offer by accumulating designated amount of Eligible Transactions as below on the same day at any stores of Participating Malls with the Eligible Credit Cards:

Spending Tier	Accumulated Eligible Transactions Amount on the Same Day	Extra H Coins Amount
Tier 1	HK\$500 - HK\$999	5,000 H Coins (equivalent to HK\$25)
Tier 2	HK\$1,000 - HK\$2,999	10,000 H Coins (equivalent to HK\$50)
Tier 3	HK\$3,000 - HK\$4,999	30,000 H Coins (equivalent to HK\$150)
Tier 4	HK\$5,000 or above	50,000 H Coins (equivalent to HK\$250)

26. Each Cardmember can accumulate a maximum of 2 Sales Invoices of Eligible Transactions made on the same day from different stores at the same Participating Mall with the whole payment settled in full using the same Eligible Credit Card.
27. Transactions from the same store made on the same day cannot be split into multiple Sales Invoices for Extra H Coins Offer redemption. Each Cardmember can only use one Sales Invoice from the same store to redeem Extra H Coins Offer on each day.
28. The same Sales Invoice cannot be used to enjoy 100% Rebate Offer and Extra H Coins Offer at the

same time.

### **Terms and Conditions of Extra 1 Hour Free Parking (the “Extra Free Parking Offer”)**

29. The Extra Free Parking Offer is only applicable to Shatin Centre and Shatin Plaza and KOLOUR Tsuen Wan (KOLOUR Tsuen Wan I & II) (the “Applicable Parking Malls”).
30. During the Promotion Period, Cardmembers who spend with the Eligible Credit Cards at Shatin Centre and Shatin Plaza and KOLOUR Tsuen Wan (KOLOUR Tsuen Wan I & II) and visit the locations below in person to register the existing in-mall free parking offer provided by the Applicable Parking Malls successfully, will be entitled to extra one hour of free parking:
  - Shatin Plaza: L3 Concierge (07:00am – 11:45pm)
  - KOLOUR Tsuen Wan I: L1 Concierge (07:00am – 11:59pm)
31. Each Cardmember can enjoy the Extra Free Parking Offer once per day only at each Applicable Parking Mall and a maximum of 3 hours free parking from all free parking offers.
32. Apart from the in-mall free parking offer and “Free Parking Offer for Henderson Club Members”, the Extra Free Parking Offer cannot be used in conjunction with other parking programs.
33. The Extra Free Parking Offer is applicable to vehicles parked at hourly private car’s carpark of the Applicable Parking Malls.
34. Only applicable to the hourly car park at Shatin Centre and the hourly private car park at KOLOUR Tsuen Wan I when entering with an Octopus Card.
35. The existing in-mall free parking offer is subject to terms and conditions, please refer to the website of the Applicable Parking Malls.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/>. The Bank’s staff will call you to confirm the arrangement if you submit such request online.

## 信銀國際信用卡 H-COINS 會員簽賬冬日消費激賞推廣（「推廣」）之一般條款及細則：

1. 推廣期為 2025 年 11 月 1 日至 12 月 31 日（包括首尾兩日）（「推廣期」）。
2. 推廣適用於所有持有由中信銀行(國際)有限公司（「銀行」）發出之信銀國際信用卡（信銀國際商務卡除外）（「合資格信用卡」）主卡及附屬卡會員（「會員」）。
3. 此推廣適用於沙田中心及沙田廣場、荃灣千色匯（包括荃灣千色匯 I 及 II）及元朗千色匯（「參與商場」）。
4. 會員必須持有有效的 H-COINS 會員賬戶方可參與此推廣。
5. 合資格簽賬包括於參與商場之商戶所作之單一零售及餐飲消費達 HK\$100 或以上，並獲發商戶機印發票正本（「機印發票」）及實體信用卡簽賬存根正本或電子錢包交易截圖（「簽賬存根」）之簽賬（「合資格簽賬」）。合資格交易將根據實際交易金額（扣除任何折扣 / 優惠券 / 現金券後的淨額）計算，並將向下調整至最接近的個位數。合資格簽賬不包括經電子錢包支付的簽賬交易（包括但不限於微信/支付寶/PayMe/轉數快）、會籍費用、電訊服務、停車場、貨品及餐飲訂金、於任何商戶購買現金券/禮券/禮品卡或任何增值服務、購買及充值儲值卡、繳費服務、網上購物、電郵/電話訂購、分拆簽賬、未能提供實體發票及簽賬存根之簽賬、任何有欺詐成份或虛假交易、已取消/退款/偽造之交易、任何未經許可之交易及由銀行不時指定的任何其他類型的交易，及由 H Coins Intelligence Limited（「HCIL」）於網頁 <https://www.hcoins.com.hk/免責聲明/> 指定的「不接受商戶或服務之機印發票 / 收據」交易。如有任何爭議，銀行、參與商場及 HCIL 將有最終決定權。
6. 除非另有指明，會員必須於簽賬當日的營業時間 12:00nn 至 09:00pm 內帶同(1)機印發票、(2)簽賬存根及(3)用作有關簽賬之合資格信用卡親臨進行合資格簽賬之參與商場禮賓會員專區或禮賓部（沙田中心及沙田廣場：沙田廣場 L3 禮賓部、荃灣千色匯：荃灣千色匯 I L1 禮賓部、元朗千色匯：地下禮賓部）登記及換領此推廣之獎賞；會員不可授權他人辦理。逾期兌換將不予接受。資料核實成功後會員將立即獲得此推廣下之獎賞。如有任何爭議，銀行、參與商場及 HCIL 將有最終決定權。機印發票及簽賬存根必須清楚列明信用卡號碼、商戶名稱、簽賬日期、交易金額、有效之授權號碼及會員簽署（如適用），有關資料於機印發票及簽賬存根必須相同。任何影印副本、手寫及重印之機印發票或簽賬存根將不獲接受。如會員未能提供以上資料或資料不全，不論任何原因，會員將不符合獲取此推廣獎賞的資格。
7. 換領者必須為簽賬者及 H-COINS 會員本人，參與商場職員可要求客戶出示身分證明文件作核對用途。
8. 所有用作登記及換領獎賞之機印發票及簽賬存根經參與商場之禮賓會員專區或禮賓部職員確認後會被蓋印，以示已用作換領獎賞。任何經參與商場之顧客服務部職員蓋印的機印發票及簽賬存根將不可再用作登記其他優惠，銀行或 HCIL 另有訂明除外。
9. 如會員於換領此推廣獎賞後取消合資格簽賬及申請退款，會員必須連同已蓋印之機印發票、簽賬存根及有關合資格信用卡親臨參與商場之顧客服務部辦理退還獎賞手續。如會員未有退還有關獎賞，銀行會從有關合資格信用卡賬戶直接扣除所獲享 H Coins 獎賞的等值金額而毋須事先通知。
10. 會員如有任何欺詐或濫用成分，銀行將會取消該會員獲享獎賞之資格及其信用卡。銀行保留權利在無須作事先通知的情況下直接從有關人士之戶口扣除任何不適當地獲得獎賞之相等價值，及 / 或採取法律行動以追討有關金額。
11. 此推廣之獎賞數量有限，先到先得，換完即止。如已換領完畢，恕不另行通知。如有任何爭議，銀行及 HCIL 保留最終決定權，並有權隨時終止獎賞換領而毋須事先通知。
12. 個別參與商場之商戶所接受之用作交易的合資格信用卡種類或有不同，詳情請向有關商戶查詢。
13. 使用 H Coins 及 H Coins 登記程序受 H-COINS 會員之條款及細則及隱私政策約束，詳情請瀏覽 H-

COINS 官方网页: <https://www.hcoins.com.hk/>。

14. 银行并不是 H Coins 供应商。银行不会对由 HCIL 提供之 H Coins 或产品、服务或资料之质素和供应作出任何陈述或保证，亦不会就 H·COINS 之产品、服务或资料所引起或与有关的事宜负上任何责任。如有任何查询、申诉或投诉，应直接向 HCIL 提出。
15. HCIL 可随时在给予或不给予通知的情况下更改全部或部分 H·COINS 之任何条款及细则，包括规则、政策、优惠、参加条件或会员等级。尽管该变更可能影响已累积之 H Coins 之价值。凡会员登记 H Coins、换领奖励或礼遇，即代表会员接受所有相关的条款及细则。HCIL 对于会员因任何 H·COINS 架构及此条款及细则内容改动而导致的损失恕不负责。
16. 登记换领此推广之奖赏期间，银行、参与商场及 HCIL 保留权利记录合资格信用卡之头 6 位及尾 4 位数字，H·COINS 会员号码及机印发票及签账存根列明之交易金额等资料作识别和核实会员可换领此推广之奖赏的资格及作内部审核之用，所收集之个人资料均只限于本推广。会员提供以上资料作登记即代表同意被收集有关资料及明白所收集资料的用途；如会员不接受此安排，将被当作自愿放弃参加本推广。除 HCIL 保留机印发票及签账存根之图像外，所有于本推广所收集的有关资料将于本推广结束后一个月内销毁。银行、参与商场及 HCIL 将会妥善存放所收集之会员资料并严格防止资料外泄。
17. 合资格信用卡的使用须受相关信用卡会员合约及 / 或信用卡会员协议及其他适用之推广条款及细则约束，详情请浏览银行网页。
18. 除本条款及细则另有明文订明外，本条款及细则订约方以外的任何人士概不可按照《合约（第三者权利）条例》（香港法例第 623 章）的规定强制执行本条款及细则的条款或享有其利益。倘本条款及细则的任何条文明确赋予任何第三方权力根据《合约（第三者权利）条例》执行本条款及细则任何条款，则条款及细则订约方保留权利可在毋须该第三方同意的情况下修改该条款或本条款及细则的任何其他条款。
19. 银行及 HCIL 保留权利取消推广或删除、取代、增补或修改任何推广之条款及细则而毋须事先通知。如有任何争议，银行及 HCIL 将有最终决定权并对会员具有约束力。
20. 银行不会对 HCIL 及参与商场之商户的货品、服务或资料之质素和供应作出任何陈述或保证，亦不会就 HCIL 及参与商场之商户的货品、服务或资料所引起或与有关的事宜负上任何责任。如有任何查询、申诉或投诉，应直接向 HCIL 及参与商场之商户提出。
21. 推广条款及细则根据香港特别行政区的香港法律管辖和诠释，如引起任何争议，或者与其有关之任何争议均应提交由香港特别行政区法院处理。
22. 倘若本条款及细则之中、英文版本有任何歧义，概以英文版本为准。

### **100% H Coins 回赠（「100% 回赠优惠」）之条款及细则**

23. 於推广期内，会员凭合资格信用卡于任何参与商场之商户作单一合资格签账满 HK\$100 或以上可享 100% H Coins 回赠。每 HK\$1 消费可获 200 H Coins，每笔合资格签账最高可获 100,000 H Coins（等值 HK\$500）。
24. 每位会员在整个推广期内于每个参与商场可享 100% 回赠优惠一次。

## 层层赚消费奖赏，高达 50,000 H Coins 回赠（「额外 H Coins 优惠」）之条款及细则

25. 于推广期内，会员凭合格信用卡于同日任何参与商场之商户累积以下指定合格签账金额，即可享以下额外 H Coins 优惠：

消费级别	同日累积合格签账	额外 H Coins
级别 1	HK\$500 - HK\$999	5,000 H Coins (等值 HK\$25)
级别 2	HK\$1,000 - HK\$2,999	10,000 H Coins (等值 HK\$50)
级别 3	HK\$3,000 - HK\$4,999	30,000 H Coins (等值 HK\$150)
级别 4	HK\$5,000 或以上	50,000 H Coins (等值 HK\$250)

26. 每位会员于同一参与商场最多可累积 2 张不同商户即日合格签账之机印发票，并使用同一张合格信用卡全额付款。

27. 同日于同一商户之消费不可分拆成多张发票或签账存根作多次额外 H Coins 优惠换领。每位会员每日只可凭 1 张由同一商户发出之发票作额外 H Coins 优惠换领。

28. 同一张机印发票不可同时享有 100% 回赠优惠及额外 H Coins 优惠。

## 额外 1 小时免费泊车（「额外免费泊车优惠」）之条款及细则

29. 额外免费泊车优惠只适用于沙田中心及沙田广场及荃湾千色汇（包括荃湾千色汇 I 及 II）（「适用停车商场」）。

30. 于推广期内，会员须凭合格信用卡于沙田中心及沙田广场及荃湾千色汇（包括荃湾千色汇 I 及 II）签账并亲临于以下地点成功办理适用停车商场提供之免费泊车优惠，可享额外 1 小时免费泊车：

- 沙田广场：L3 礼宾部 (07:00am-11:45pm)
- 荃湾千色汇 I：L1 礼宾部 (07:00am - 11:59pm)

31. 每位会员每日可于每个适用停车商场享额外免费泊车优惠一次，而所有免费泊车优惠合共最高可享 3 小时。

32. 除适用停车商场提供之免费泊车优惠及「恒地会会员泊车优惠」外，额外免费泊车优惠不能与其他泊车优惠同时使用。

33. 额外免费泊车优惠只适用于停泊于适用停车商场停车场内私家车时租车位之车辆。

34. 额外免费泊车优惠只限于以八达通泊入沙田中心时租停车场及荃湾千色汇 I 之停车场私家车时租车位。

35. 适用停车商场提供之免费泊车优惠受条款及细则约束，请参阅适用停车商场网站。

若阁下日后不欲收取本行发出的任何宣传或推广资料，阁下可随时致电 (852) 2287 6767 或于 [www.cncbinternational.com/contact-us/tc/](http://www.cncbinternational.com/contact-us/tc/) 提出有关要求，并毋须缴付任何费用。如经网上提出有关要求，本行职员将致电阁下确认以作安排。