

Terms and Conditions of 2,000,000 Fortune Wings Club Points Share Promotion (“Promotion”)

1. Unless otherwise indicated by China CITIC Bank International Limited (the “**Bank**”), the promotion period is valid from 22 October 2026 10:00 (HKT) to 28 October 2026 16:59 (HKT) (both dates inclusive) (“**Promotion Period**”).
2. This Promotion is only applicable to cardholders (the “**Cardmembers**”) of the principal card or supplementary card of China CITIC Bank International Hong Kong Airlines Mastercard (the “**Eligible Credit Card**”) issued by the Bank.
3. During the Promotion Period, Cardmember who successfully redeem the Hong Kong Airlines air ticket with FWC points under the promotion “China CITIC Bank International Hong Kong Airlines Mastercard® enjoy 50% off ticket redemption with FWC Points”, and fully settle any applicable government and airport taxes, fees, charges, passenger fuel surcharges, and carrier surcharges (excluding those collected by the government or airport during check-in) with an Eligible Credit Card will be entitled to one (1) share of the 2,000,000 FWC Points pool per successful redemption transaction, regardless of the number of air tickets redeemed within that single transaction.
4. There is no limit for the number of shares earned by a Cardmember from this Promotion. The final FWC point value of each share will be determined by dividing the total FWC point pool (2,000,000 FWC Points) by the aggregate number of qualifying shares earned by all participants, rounded up to the nearest integer.
5. The FWC points will be credited to Cardmember’s FWC membership account associated with the Eligible Credit Card on or before 31 March 2027 and will be shown on Cardmember’s FWC membership account.
6. Where there is a subsequent reversal or refund of surcharge paid, the FWC point(s) earned from this Promotion will be deducted from the Cardmember’s FWC membership account associated with the Eligible Credit Card accordingly. Shall there be insufficient FWC points for deduction, the Bank will debit an administration fee of HK\$1 for every 1 FWC point from the relevant Eligible Credit Card account without prior notice; such administration fee will be collected by the Bank at the time when the Eligible Credit account is terminated.
7. The FWC points earned in the Promotion is not transferable, returnable or redeemable for cash.
8. Cardmember is required to keep the Eligible Credit Card records of the transactions in respect of the Promotion. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Cardmember to submit the original sales slips/official payment records and/or such further documents or evidence (the “**Purchase Records**”) as may be required for inspections. All Purchase Records submitted to the Bank will be retained by the Bank and will not be returned to the Cardmember.
9. The Bank reserves the right to determine cardmember’s entitlement to the Promotion. The Eligible Credit Card account must remain valid, in good standing at the time and not have been cancelled or terminated that the FWC point(s) is/are rewarded. Otherwise, the Bank has the right to grant or forfeit the FWC points without prior notice.
10. Fraud and abuse will result in forfeiture of the Cardmember’s eligibility to the FWC points as well as cancellation of the Cardmember’s credit card(s). The Bank further reserves the right to deduct the relevant amount of the FWC points offered directly from the Cardmember’s FWC membership account associated with the Eligible Credit Card without prior notice.
11. The use of any Eligible Credit Card is subject to the relevant CNCBI 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.

12. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by Hong Kong Airlines and FWC. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by FWC and Hong Kong Airlines. For any enquiry, please contact the respective party.
13. Cardmembers acknowledge that the FWC points shall be credited to their FWC Membership Accounts by FWC. The Bank will use its best endeavor to provide the necessary information to FWC to facilitate this purpose, however the Bank makes no warranty that the FWC points earned will be accurately credited to the FWC account by FWC and accepts no liability for failure or delay in the crediting of FWC points to the Cardmember's FWC Membership Account for any reason beyond the Bank's control. The use of FWC Membership Accounts and FWC points are subject to the terms and conditions of the FWC. For details, please visit <https://ffp-hnair.com/>. The use of FWC points earned under the FWC Program for exchange, purchase and redemption of gift items and/or air tickets should comply with the related terms and conditions of FWC, Hong Kong Airlines and its member airlines. The Bank has no responsibility for issues relating to the FWC Program, rewards programs or its member airlines.
14. Hong Kong Airlines and FWC may change any of the terms and conditions of the FWC 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 FWC points already accumulated.
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. The Bank reserves the right to cancel the Promotion or delete, replace, supplement or amend any of these Promotion terms and conditions and conversion rate without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
17. These 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. Any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.
18. In case of any discrepancy, the English version shall prevail for all purposes.

中信銀行(國際)香港航空 Mastercard 卡瓜分 2,000,000 金鵬俱樂部積分推廣活動 (「推廣」) 條款及細則

1. 除中信銀行(國際)有限公司 (「銀行」) 另有註明外, 此推廣之推廣期為 2026 年 10 月 22 日 10:00 至 2026 年 10 月 28 日 16:59 (香港時間) (包括首尾兩日, 「推廣期」)。
2. 本推廣僅適用於持有由銀行發行的中信銀行(國際)香港航空 Mastercard 卡 (「合資格信用卡」) 之主卡或附屬卡會員 (「會員」)。
3. 於推廣期內, 會員成功透過「中信銀行(國際)香港航空 Mastercard®卡半價兌換活動」以金鵬俱樂部積分兌換香港航空機票, 並以合資格信用卡全數繳付離境稅、機場或政府手續費、費用、收費、燃油附加費及航空公司附加費 (不包括於辦理登機手續時由政府或機場徵收的費用), 每筆成功兌換交易可獲 1 份瓜分 2,000,000 金鵬俱樂部積分獎賞的資格, 不論該單次交易內兌換的機票數量。

4. 會員於本推廣中可獲得的瓜分份數不設上限。每份瓜分金鵬俱樂部積分的最終價值，將以總金鵬俱樂部積分獎賞（2,000,000 金鵬俱樂部積分）除以所有參與者獲得的合資格瓜分總份數計算，並進位至最接近的整數。
5. 金鵬俱樂部積分將於 2027 年 3 月 31 日或之前存入與合資格信用卡綁定的金鵬俱樂部賬戶內，並將顯示於會員的金鵬俱樂部賬戶紀錄中。
6. 如有任何附加費被取消或退款，從有關合資格簽賬所獲享之金鵬俱樂部積分將會從會員之金鵬會員賬戶中扣除。若有關金鵬會員賬戶沒有足夠金鵬俱樂部積分作扣除，銀行將向有關信用卡賬戶收取每 1 金鵬俱樂部積分等同 HK\$1 之行政費用而毋須事先通知；有關行政費用將於信用卡賬戶取消時收取。
7. 由此推廣獲取之金鵬俱樂部積分不得轉讓、退換或兌換現金。
8. 會員必須保留所有與推廣相關的合資格信用卡簽賬紀錄。如有任何爭議，銀行保留權利隨時要求會員提供銷售單據正本/正式交易紀錄及/或其他有關文件或證據（「交易紀錄」）以供查閱。銀行會保留所有提供予銀行的交易紀錄而不予歸還。
9. 銀行保留任何給予會員推廣優惠之權利。會員之有關合資格信用卡賬戶於獲取金鵬俱樂部積分時需銀行之全權酌情權決定為仍然有效、信用狀況良好、及未有取消或被終止，否則銀行保留發放或撤回有關之金鵬俱樂部積分之權利而毋須事先通知。
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金鵬俱樂部積分之資格及其信用卡。銀行保留權利直接從會員合資格信用卡綁定的金鵬俱樂部賬戶中扣除金鵬俱樂部積分，而毋須事先通知。
11. 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。
12. 銀行不會對香港航空及金鵬俱樂部之產品、服務或資料之質素和供應作出任何陳述或保證，亦不會就香港航空及金鵬俱樂部之產品、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，應直接向有關機構提出。
13. 會員明白金鵬俱樂部積分將由金鵬俱樂部存入會員之金鵬俱樂部會員賬戶。銀行將盡力向金鵬俱樂部提供所需資料，但對於金鵬俱樂部能否準確存入金鵬俱樂部積分於會員之金鵬會員賬戶、任何於銀行控制範圍以外之錯誤或延遲存入金鵬俱樂部積分，銀行毋須負上任何責任。金鵬會員賬戶及金鵬俱樂部積分之使用受金鵬俱樂部之條款及細則約束。有關詳情，請瀏覽 <https://ffp-hnair.com/>。使用獎賞計劃下賺取之金鵬俱樂部積分換領、購買及兌換禮品及/或機票須符合金鵬俱樂部、香港航空及其成員航空公司的相關條款及細則約束。銀行對關於金鵬俱樂部、香港航空及其成員航空公司之問題概不負責。
14. 香港航空及金鵬俱樂部可隨時在給予或不給予通知的情況下更改全部或部分金鵬俱樂部之任何條款及細則，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金鵬俱樂部積分之價值。
15. 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。
16. 銀行保留權利可以取消或刪除、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，銀行將有最終決定權並對會員具有約束力。

17. 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。
18. 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。

中信銀行(國際)香港航空 Mastercard 卡瓜分 2,000,000 金鵬俱樂部積分推廣活動（「推廣」）條款及細則

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4. 會員於本推廣中可獲得的瓜分份數不設上限。每份瓜分金鵬俱樂部積分的最終價值，將以總金鵬俱樂部積分獎賞（2,000,000 金鵬俱樂部積分）除以所有參與者獲得的合資格瓜分總份數計算，並進位至最接近的整數。
5. 金鵬俱樂部積分將於 2027 年 3 月 31 日或之前存入與合資格信用卡綁定的金鵬俱樂部賬戶內，並將顯示於會員的金鵬俱樂部賬戶紀錄中。
6. 如有任何附加費被取消或退款，從有關合資格簽賬所獲享之金鵬俱樂部積分將會從會員之金鵬會員賬戶中扣除。若有關金鵬會員賬戶沒有足夠金鵬俱樂部積分作扣除，銀行將向有關信用卡賬戶收取每 1 金鵬俱樂部積分等同 HK\$1 之行政費用而毋須事先通知；有關行政費用將於信用卡賬戶取消時收取。
7. 由此推廣獲取之金鵬俱樂部積分不得轉讓、退換或兌換現金。
8. 會員必須保留所有與推廣相關的合資格信用卡簽賬紀錄。如有任何爭議，銀行保留權利隨時要求會員提供銷售單據正本/正式交易紀錄及/或其他有關文件或證據（「交易紀錄」）以供查閱。銀行會保留所有提供予銀行的交易紀錄而不予歸還。
9. 銀行保留任何給予會員推廣優惠之權利。會員之有關合資格信用卡賬戶於獲取金鵬俱樂部積分時需銀行之全權酌情權決定為仍然有效、信用狀況良好、及未有取消或被終止，否則銀行保留發放或撤回有關之金鵬俱樂部積分之權利而毋須事先通知。
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金鵬俱樂部積分之資格及其信用卡。銀行保留權利直接從會員合資格信用卡綁定的金鵬俱樂部賬戶中扣除金鵬俱樂部積分，而毋須事先通知。
11. 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。

12. 银行不会对香港航空及金鹏俱乐部之产品、服务或数据之质素和供应作出任何陈述或保证，亦不会就香港航空及金鹏俱乐部之产品、服务或数据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，应直接向有关机构提出。
13. 会员明白金鹏俱乐部积分将由金鹏俱乐部存入会员之金鹏俱乐部会员账户。银行将尽力向金鹏俱乐部提供所需数据，但对于金鹏俱乐部能否准确存入金鹏俱乐部积分于会员之金鹏会员账户、任何于银行控制范围以外之错误或延迟存入金鹏俱乐部积分，银行毋须负上任何责任。金鹏会员账户及金鹏俱乐部积分之使用受金鹏俱乐部之条款及细则约束。有关详情，请浏览 <https://ffp-hnair.com/>。使用奖赏计划下赚取之金鹏俱乐部积分换领、购买及兑换礼品及/或机票须符合金鹏俱乐部、香港航空及其成员航空公司的相关条款及细则约束。银行对关于金鹏俱乐部、香港航空及其成员航空公司之问题概不负责。
14. 香港航空及金鹏俱乐部可随时在给予或不给予通知的情况下更改全部或部分金鹏俱乐部之任何条款及细则，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金鹏俱乐部积分之价值。
15. 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。
16. 银行保留权利可以取消或删除、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，银行将有最终决定权并对会员具有约束力。
17. 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。
18. 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。