

中信銀行(國際)香港航空 Mastercard®卡額外迎新優惠(「額外迎新優惠」)之條款及細則

1. 額外迎新優惠推廣期為**2025年9月3日至2025年10月31日**（包括首尾兩天）（「**推廣期**」）。
2. 會員須符合以下所有條件（「**合資格會員**」）方可享額外迎新優惠**10,000金鵬俱樂部積分**（「**FWC積分**」）：
 - i. 於推廣期內經指定網頁<https://www.cncbinternational.com/hka-ex10k> 成功申請中信銀行(國際)香港航空Mastercard卡主卡（「**合資格信用卡**」）；及
 - ii. 於**2025年12月31日或之前**獲中信銀行(國際)有限公司（「**銀行**」）發出合資格信用卡；及
 - iii. 申請合資格信用卡批核月起計之過去**12個月**內未曾持有任何由銀行發出之信銀國際信用卡主卡之申請人；及
 - iv. 於**2026年1月31日或之前**憑合資格信用卡作任何合資格零售簽賬（詳情見下述第3條條文）。
3. 合資格零售簽賬（「**合資格零售簽賬**」）包括已誌賬之本地及海外零售簽賬、網上消費、商戶分期計劃每月付款金額、及郵購/電話訂購。為免生疑，合資格零售簽賬不包括透過微信、支付寶及 PayMe所作之簽賬，亦不包括自動轉賬、每月经自動櫃員機/網上銀行繳付賬項的金額、「八達通自動增值」款項、結餘轉賬、「套現分期計劃」、Dollar\$mart私人分期貸款、\$mart Plus 分期貸款之還款額、「幾時都分期」之每月供款、「月結單都分期」的任何還款額供款、手續費及其他費用及收費、任何基金/ 月供投資計劃供款、保險費用、所有繳付予稅務局的款項、賭場籌碼兌換及於賭場內作之交易、年費、財務費用、以應用程式/ 電子轉賬平台的轉賬及商戶交易/ 電子錢包增值之交易（包括但不限於透過個人對個人(P2P) 支付或轉賬服務）及本行不時新增定義之電子交易、銀行徵收之其他服務費用、任何未誌賬/ 被取消/ 已退款/ 無效之交易及銀行不時指定的任何其他類型的交易，並受制於銀行（具唯一及絕對酌情權）核實及確認為合資格。如有任何爭議，銀行將有最終決定權。若有任何被證實為不合資格之交易，銀行保留權利於合資格會員賬戶內扣除相等於額外迎新優惠的金額之權利。
4. 除特別注明外，額外迎新優惠不適用於第三方網站申請亦不可與其他申請優惠同時享用。
5. **10,000 FWC積分**將於**2026年4月30日或之前**存入合資格信用卡登記之金鵬俱樂部會員賬戶（「**金鵬俱樂部會員賬戶**」）。
6. 銀行保留給予合資格會員任何額外迎新優惠之權利。有關之合資格信用卡賬戶及金鵬俱樂部會員賬戶必須於安排額外迎新優惠時仍為有效及信用狀況良好，否則銀行有權取消安排迎新品而毋須事先通知。
7. 此額外迎新優惠受制於銀行（具唯一及絕對酌情權）核實及確認為合資格。
8. 額外迎新優惠不得轉讓、退換或兌換現金。
9. 合資格會員必須保留所有合資格零售簽賬之信用卡簽賬紀錄。如有任何爭議，銀行保留權利隨時要求合資格會員提供正式交易紀錄及/或其他有關文件及/或證據（「**有關文件**」）以供查閱。銀行會保留所有提供予銀行的有關文件而不予歸還。
10. 銀行保留權利可以取消或刪除、取代、增補或修改任何本推廣優惠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。
11. 金鵬俱樂部之條款及細則、隱私政策之最新內容以香港航空有限公司（「**香港航空**」）及金鵬俱樂部網站公布為準。

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FWC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. 此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。
16. 會員如有任何欺詐或濫用成分，銀行將會取消該會員獲享本額外迎新優惠的資格及其信用卡。銀行保留權利直接從會員的相關信用卡戶口扣除相等於本推廣優惠之額外迎新優惠及 / 或現金回贈的總金額，而毋須作事先通知。
17. 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。
18. 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。
19. 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。

中信银行(国际)香港航空 Mastercard®卡额外迎新优惠(「额外迎新优惠」)之条款及细则

1. 额外迎新优惠推广期为**2025年9月3日至2025年10月31日**（包括首尾两天）（「推广期」）。
2. 会员须符合以下所有条件（「**合资格会员**」）方可享额外迎新优惠**10,000金鹏俱乐部积分**（「**FWC积分**」）：
 - i. 于推广期内经指定网页<https://www.cncbinternational.com/hka-ex10k/sc> 成功申请中信银行(国际)香港航空Mastercard卡主卡（「**合资格信用卡**」）；及
 - ii. 于**2025年12月31日或之前**获中信银行(国际)有限公司（「**银行**」）发出合资格信用卡；及
 - iii. 申请合资格信用卡批核月起计之过去**12个月**内未曾持有任何由银行发出之信银国际信用卡主卡之申请人；及
 - iv. 于**2026年1月31日或之前**凭合资格信用卡作任何合资格零售签账（详情见下述第3条条文）。
3. 合资格零售签账（「**合资格零售签账**」）包括已志账之本地及海外零售签账、网上消费、商户分期计划每月付款金额、及邮购/电话订购。为免生疑，合资格零售签账**不包括**透过微信、支付宝及 PayMe所作之签账，亦不包括自动转账、每月经自动柜员机/网上银行缴付账项的金额、「八达通自动增值」款项、结余转账、「套现分期计划」、Dollar\$mart私人分期贷款、\$mart Plus 分期贷款之还款额、「几时都分期」之每月供款、「月结单都分期」的任何还款额供款、手续费及其他费用及收费、任何基金/ 月供投资计划供款、保险费用、所有缴付予税务局的款项、赌场筹码兑换及于赌场内作之交易、年费、财务费用、以應用程式/ 电子转账平台的转账及商户交易/ 电子钱包增值之交易（包括但不限于透过个人对个人(P2P) 支付或转账服务）及本行不时新增定义之电子交易、银行征收之其他服务费用、任何未志账/ 被取消/ 已退款/ 无效之交易及银行不时指定的任何其他类型的交易，并受制于银行（具唯一及绝对酌情权）核实及确认为合资格。如有任何争议，银行将有最终决定权。若有任何被证实为不合资格之交易，银行保留权利于合资格会员账户内扣除相等于额外迎新优惠的金额之权利。
4. 除特别注明外，额外迎新优惠不适用于第三方网站申请亦不可与其他申请优惠同时享用。
5. **10,000 FWC积分**将于**2026年4月30日或之前**存入合资格信用卡登记之金鹏俱乐部会员账户（「**金鹏俱乐部会员账户**」）。
6. 银行保留给予合资格会员任何额外迎新优惠之权利。有关之合资格信用卡账户及金鹏俱乐部会员账户必须于安排额外迎新优惠时仍为有效及信用状况良好，否则银行有权取消安排迎新品而毋须事先通知。
7. 此额外迎新优惠受制于银行（具唯一及绝对酌情权）核实及确认为合资格。
8. 额外迎新优惠不得转让、退换或兑换现金。
9. 合资格会员必须保留所有合资格零售签账之信用卡签账纪录。如有任何争议，银行保留权利随时要求合资格会员提供正式交易纪录及/或其他有关文件及/或证据（「**有关文件**」）以供查阅。银行会保留所有提供予银行的有关文件而不予归还。
10. 银行保留权利可以取消或删除、取代、增补或修改任何本推广优惠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。
11. 金鹏俱乐部之条款及细则、隐私政策之最新内容以香港航空有限公司（「**香港航空**」）及金鹏俱乐部网站公布为准。

12. 银行不会对香港航空及金鹏俱乐部之产品、服务或资料之质素和供应作出任何陈述或保证，亦不会就香港航空及金鹏俱乐部之产品、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，应直接向有关机构提出。
13. 会员明白FWC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资料，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. 此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。
16. 会员如有任何欺诈或滥用成分，银行将会取消该会员获享本额外迎新优惠的资格及其信用卡。银行保留权利直接从会员的相关信用卡户口扣除相等于本推广优惠之额外迎新优惠及/或现金回赠的总金额，而毋须作事先通知。
17. 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。
18. 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。
19. 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。

Terms and Conditions of China CITIC Bank International Hong Kong Airlines Mastercard® Card Extra Welcome Offer (the “Extra Welcome Offer”)

1. The promotion period is valid from **3 September 2025 to 31 October 2025** (both dates inclusive) (the “**Promotion Period**”).
2. Cardmembers who fulfill all the following requirements (the “**Eligible Cardmembers**”) can enjoy an extra welcome offer of 10,000 Fortune Wings Club Points (the “**FWC Points**”):
 - i. successfully apply for a principal card of a China CITIC Bank International Hong Kong Airlines Mastercard Card (the “**Eligible Card**”) via designated webpage (<https://www.cncbinternational.com/hka-ex10k/en>) during the Promotion Period; and
 - ii. the Eligible Card application is being approved by China CITIC Bank International Limited (the “**Bank**”) **on or before 31 December 2025**; and
 - iii. does not currently hold and has not cancelled any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of the Eligible Card; and
 - iv. make any Eligible Retail Transaction (as defined in Clause 3 below) with the Eligible Card **on or before 31 January 2026**.
3. Eligible retail transactions (“**Eligible Retail Transactions**”) include posted local and overseas retail transactions, online transactions and the monthly repayment amount of merchant instalment plan. For the avoidance of doubt, Eligible Retail Transactions do not include any transactions made via WeChat Pay HK, AlipayHK and PayMe, autopay, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, 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 Extra Welcome Offer from the Eligible Cardmember’s account.
4. Unless otherwise specified, the Extra Welcome Offer is not applicable to the application submitted via third party’s website and cannot be enjoyed in conjunction with other application offers.
5. The 10,000 FWC Points will be credited to the FWC membership account associated with the Eligible Card (the “**FWC Membership Account**”) **on or before 30 April 2026**.
6. The Bank reserves the right to determine Eligible Cardmember’s entitlement to the Extra Welcome Offer. The relevant Eligible Card account and FWC Membership Account must remain valid and in good standing at the time when the Extra Welcome Offer is rewarded. Otherwise the Bank has the right to forfeit the Extra Welcome Offer without any prior notice.
7. The eligibility of the Extra Welcome Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
8. No part of the Extra Welcome Offer is transferable, returnable or redeemable for cash.

9. Eligible Cardmember is required to keep the credit card transaction records of the Eligible Transactions (“**Purchase Records**”). In case of disputes, the Bank reserves the right at any time to request the Eligible Cardmember to submit the original sales slips/official payment records and/or such further documents or evidence 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 Eligible Cardmember.
10. The Bank reserves the right to cancel the Extra Welcome Offer 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 on Eligible Cardmembers.
11. For the latest version of the terms and conditions of FORTUNE WINGS CLUB (“**FWC**”) membership and related privacy policy, please visit the official website of Hong Kong Airlines Limited (“**Hong Kong Airlines**”) and FWC.
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 Point 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 Point earned will be accurately credited to the FWC account by FWC and accepts no liability for failure or delay in the crediting of FWC Point to the Cardmember’s FWC Membership Account for any reason beyond the Bank’s control. The use of FWC Membership Accounts and FWC Point are subject to the terms and conditions of the FWC. For details, please visit <https://ffp.hnair.com/>. The use of FWC Point 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, 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 Point already accumulated.
15. The use of the 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 our Bank’s website.
16. Fraud and abuse will result in forfeiture of the Eligible Cardmember’s eligibility for the Extra Welcome Offer 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 Welcome Offer directly from the Card without prior notice.
17. 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 Special Administrative Region. 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.

18. 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 Special Administrative Region.
19. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.