

**Terms and Conditions of CNCBI Motion Credit Card / CNCBI Motion (virtual) Credit Card / CNCBI GBA Dual Currency Credit Card Welcome Offer ("Welcome Offer")**

1. The Welcome Offer is only applicable to new cardmembers (as described in Clause 2 below) who have submitted the CNCBI Motion Credit Card, CNCBI Motion (virtual) Credit Card and/or CNCBI GBA Dual Currency Credit Card (the "Eligible Credit Card") application(s) during the period from 3 January 2025 to 2 July 2025 (both dates inclusive) (the "Promotion Period") and have successfully applied for, and being issued with, a principal card of the Eligible Credit Card issued by China CITIC Bank International Limited (the "Bank") on or before 31 August 2025 (the "Eligible Credit Card").
2. New cardmembers are applicants who do not currently hold and have not cancelled any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of their current applications for a principal card of the Eligible Credit Card (the "Eligible Cardmembers").
3. Cash Rebate means Welcome Gift cash rebate (as described in Clause 5, 6 below).
4. Each Eligible Cardmember can choose one of the following welcome gifts (the "Welcome Gift") during the application submission of the Eligible Credit Card:
  - i. 10% Cash Rebate on spending in foreign currencies (as described in Clause 5 below); or
  - ii. HK\$600 Cash Rebate (as described in Clause 6 below)
5. Shall the Eligible Cardmember choose the 10% Cash Rebate on spending in foreign currencies as his/her Welcome Gift, the Eligible Cardmember is entitled to extra 10% Cash Rebate on eligible transactions in foreign currencies made with the Eligible Credit Card during the first 3 months from the date of issuance (calculated based on the transaction date) (the "Spending Period") (the "Foreign Currency Spending 10% Cash Rebate Offer"). There is no minimum spending requirement for the Foreign Currency Spending 10% Cash Rebate Offer and Eligible Cardmember is entitled to a maximum of extra HK\$1,000 Cash Rebate during the Spending Period. Eligible transactions in foreign currencies include posted retail and online transactions settled in any non-Hong Kong dollars (based on the currency posted on the credit card monthly statement).
6. Shall the Eligible Cardmember choose the HK\$600 Cash Rebate as his/her Welcome Gift, the Eligible Cardmember is entitled to a HK\$600 Cash Rebate (the "HK\$600 Cash Rebate Offer") upon making accumulated eligible retail transactions of HK\$6,000 or above with the Eligible Credit Card during the first 2 months from the date of issuance (calculated based on the transaction date). Eligible retail transactions include posted local and overseas retail transactions, online transactions, the monthly repayment amount of merchant instalment plan, and mail/phone order(s).
7. For the avoidance of doubt, the eligible transactions for the Foreign Currency Spending 10% Cash Rebate Offer and the HK\$600 Cash Rebate Offer excluding 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 Welcome Offer or Cash Rebate from the Eligible Cardmember's account.
8. The Bank shall use the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to calculate the amount of the Foreign Currency Spending 10% Cash Rebate Offer / determine the eligibility of the HK\$600 Cash Rebate Offer. For CNCBI GBA Dual Currency Credit Card, the total transaction amount in both Hong Kong Dollars and Renminbi as shown on the credit card monthly statement will be combined for calculation. The conversion rate of Renminbi spending is CNY1 to HKD1.
9. The Cash Rebate offered under the Welcome Gift will be credited to the Eligible Cardmember's Eligible Credit Card account in the 6<sup>th</sup> month from the card approval month and will be shown on the credit card monthly statement.
10. The Welcome Gift cannot be changed / returned once selected / redeemed by the Eligible Cardmember. Each Eligible Cardmember can only enjoy the Welcome Offer once regardless of the number of card application.
11. Shall the Eligible Cardmember apply for more than one Eligible Credit Card during the Promotion Period, the Bank will arrange the Welcome Gift as indicated in the firstly approved Eligible Credit Card application. Shall more than one Eligible Credit Card is approved on the same date, the Bank will arrange the Welcome Gift to the Eligible Credit Card with higher eligible transactions amount.
12. The Bank reserves the right to determine Eligible Cardmember's entitlement to any Welcome Offer. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the Welcome Gift is rewarded. Otherwise the Bank has the right to forfeit the Welcome Gift without any prior notice.
13. This eligibility of the Welcome Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
14. In respect of any Cash Rebate offered under the Welcome Offer:
  - i. If the relevant Credit Card account is voluntarily or involuntarily closed, any Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure; and
  - ii. It shall be subject to the Terms and Conditions of "Cash Rebate" Rewards Program and "CNCBI Dual Currency Credit Card Cash Rebate" Rewards Program. For details, please visit the Bank's website or contact the Bank's staff.
15. No part of this Welcome Offer is transferable, returnable or redeemable for cash. Cash Rebate received under this Welcome Offer can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
16. Eligible Cardmember is required to keep the credit card transaction records of the eligible transactions in respect of the Foreign Currency Spending 10% Cash Rebate Offer and HK\$600 Cash Rebate Offer. 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") 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.

17. The Bank reserves the right to cancel the 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.
18. 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.
19. Fraud and abuse will result in forfeiture of the Eligible Cardmember's eligibility for the Welcome Gift under the 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 Welcome Gift in this Welcome Offer directly from the Card without prior notice.
20. 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.
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 Special Administrative Region.
22. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**General Terms and Conditions of CNCBI DCH Living Mastercard Card Welcome Offer (the "Welcome Offer")**

1. The promotion period is valid from 3 January 2025 to 2 July 2025 (both dates inclusive) (the "**Promotion Period**").
2. The Welcome Offer is applicable to customers (the "**Eligible Customers**") who submit a CNCBI DCH Living Mastercard Card application form during the Promotion Period, and have successfully applied for, and being issued with, a principal card of the CNCBI DCH Living Mastercard Card issued by China CITIC Bank International Limited (the "**Bank**") on or before 31 August 2025 (the "**Eligible Credit Card**").
3. The Welcome Offer is applicable to both "New Cardmembers" and "Existing Cardmembers". "New Cardmembers" refer to Eligible Customers who do not currently hold and have not cancelled any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of their current applications for the Eligible Credit Card. "Existing Cardmembers" refer to Eligible Customers who are currently holding or have ever held any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of their current applications for the Eligible Credit Card. For the avoidance of doubt, the Welcome Offer is not applicable to Existing Cardmembers who have cancelled any Eligible Credit Card in the past 12 months from the month of approval of their current applications for the Eligible Credit Card.
4. The Welcome Offer cannot be transferred nor exchanged for cash.
5. The Bank reserves the sole right to determine Eligible Customer's entitlement to the Welcome Offer. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the Welcome Offer is rewarded. Otherwise the Bank has the right to forfeit the Welcome Offer without any prior notice.
6. Fraud and abuse will result in forfeiture of the Cardmember's eligibility to the Welcome Offer as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Welcome Offer directly from the Eligible Credit Card without prior notice.
7. 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.
8. 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.
9. The Bank reserves the right to cancel this promotion 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.
10. 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.
11. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## **Terms and Conditions of CNCBI DCH Living Mastercard Card Cash Rebate Welcome Offer (the “Cash Rebate Offer”)**

1. Eligible Customers who make accumulated eligible transactions (as described in Clause 2 below) of HK\$3,800 or above with the Eligible Credit Card during the first 2 months from the date of the card issuance (calculated based on the transaction date posted on the credit card monthly statement) will be entitled to the applicable Cash Rebate Offer set out below:

<b>Eligible Customers</b>	<b>Cash Rebate Offer</b>
New Cardmembers	HK\$800 Cash Rebate
Existing Cardmembers	HK\$500 Cash Rebate

2. Eligible transactions (the “**Eligible Transactions**”) include posted local and overseas retail transactions, online transactions, the monthly repayment amount of merchant instalment plan, and mail/phone order(s). For the avoidance of doubt, the eligible transactions do not include, but not limited to, 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 Eligible Customers. 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 Welcome Offer from the Eligible Customer’s account without prior notice.
3. The Bank shall use the total Eligible Transactions amount in Hong Kong Dollars as shown on the credit card monthly statement to calculate and determine the Eligible Customers’ eligibility of the Cash Rebate Offer.
4. The Cash Rebate Offer will be credited to the Eligible Customer’s Eligible Credit Card account in no later than 6 months from the Eligible Credit Card approval month and will be shown on the credit card monthly statement.
5. In respect of the Cash Rebate Offer:
  - i. If the relevant Credit Card account is voluntarily or involuntarily closed, any Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure; and
  - ii. It shall be subject to the Terms and Conditions of “Cash Rebate” Rewards Program. For details, please visit the Bank’s website.
6. Eligible Customer is required to keep the credit card transaction records. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Eligible Customer 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 Eligible Customer.

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

1. The Welcome Offer is only applicable to New Cardmembers (defined in Clause 2 below) who have submitted the China CITIC Bank International Hong Kong Airlines Mastercard Card (the “**Eligible Credit Card**”) application during the period from **27 February 2025 to 2 July 2025** (both dates inclusive) (the “**Promotion Period**”) and being issued with a principal card of the Eligible Credit Card issued by China CITIC Bank International Limited (the “**Bank**”) on or before 31 August 2025 (the “**Eligible Credit Card**”).
2. New Cardmembers are applicants who do not currently hold and have not cancelled any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of their current applications for a principal card of the Eligible Credit Card (the “**Eligible Cardmembers**”).
3. Eligible Cardmembers can redeem Fortune Wings Club Points (the “**FWC Points**”) via the Bank’s mobile application “inMotion” (“**Welcome Offer Redemption**”) within **191 days** from the Eligible Credit Card issuance date as below:

<b>FWC Points</b>	<b>Equivalent to the number of round trip air ticket to Okinawa or Shanghai*</b>	<b>Redemption Fee</b>	<b>Accumulated Eligible Retail Transactions Amount (defined in Clause 4 below) in <u>150 days</u> from issuance date</b>
26,000	1	Free	HK\$25,000
52,000	2	HK\$800	HK\$40,000
78,000	3	HK\$1,600	HK\$55,000
104,000	4	HK\$2,400	HK\$70,000

\*Referenced by award tickets redemption chart for Economy Class (R) at Hong Kong Airlines Limited (“**Hong Kong Airlines**”) on 1 January 2025, the latest announcement by Hong Kong Airlines shall prevail. The issuance of an air ticket by FWC Point is subject to the passenger being responsible for applicable departure taxes, airport or government handling fees, fuel surcharges, security and insurance charges and any other fees charged by any authorised entity.

4. 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 Redemption Fee, 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 Welcome Offer or Cash Rebate from the Eligible Cardmember’s account.
5. The Redemption Fee will be charged to the Eligible Credit Card **within 10 working days** from the Welcome Offer Redemption day.
6. The FWC Points will be credited to the Fortune Wings Club membership account (the “**FWC Membership Account**”) of the Eligible Credit Card in the Bank’s record **within 15 working days** from the Welcome Offer Redemption day.
7. Once Welcome Offer Redemption is submitted, it cannot be changed or canceled, and the Redemption Fee cannot be refunded.



8. If the Eligible Cardmember submitted the Welcome Offer Redemption and could not fulfil the accumulated Eligible Transactions Amount as stated in Clause 3 above, the Bank will charge administration fee (the “**Administration Fee**”) to the Eligible Credit Card as below **within 8 months** from card issuance date without prior notice.

FWC Points Redeemed under the Welcome Offer Redemption	Administration Fee
26,000	HK\$1,800
52,000	HK\$3,600
78,000	HK\$5,400
104,000	HK\$7,200

9. The Over-the-limit Fee might be incurred and the Bank will not bear or re-fund if over credit limited when the Redemption Fee or Administration Fee is charged. The Eligible Cardmember shall ensure the Eligible Credit Card has sufficient credit limit for the Redemption Fee or the Administration Fee.
10. If Eligible Cardmember met the Accumulated Eligible Retail Transactions Amount of HK\$25,000 within **150 days** from card issuance date but did not submit any Welcome Offer Redemption. The 26,000 FWC Points will be credited to the FWC Membership Account **within 8 months** from card issuance date.
11. The Bank shall use the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to determine the eligibility of the Welcome Offer.
12. The Welcome Offer cannot be changed / returned once selected / redeemed by the Eligible Cardmember. Each Eligible Cardmember can only enjoy the Welcome Offer once regardless of the number of card application.
13. The Bank reserves the right to determine Eligible Cardmember’s entitlement to any Welcome Offer. The relevant Eligible Credit Card account and FWC Membership Account must remain valid and in good standing at the time when the Welcome Offer is rewarded. Otherwise the Bank has the right to forfeit the Welcome Offer without any prior notice.
14. This eligibility of the Welcome Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
15. No part of this Welcome Offer is transferable, returnable or redeemable for cash.
16. 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 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 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.
17. The Bank reserves the right to cancel the 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.
18. 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 and FWC.
19. 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.
20. 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.

21. 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.
22. 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.
23. Fraud and abuse will result in forfeiture of the Eligible Cardmember's eligibility for the 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 Welcome Offer in this Welcome Offer directly from the Card without prior notice.
24. 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.
25. 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.
26. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## **Terms and Conditions of CNCBI Jewel World Mastercard® Card Welcome Offer (the “Welcome Offer”)**

1. The Welcome Offer is only applicable to New Cardmembers (as defined in Clause 2 below) who have submitted the CNCBI Jewel World Mastercard® Card (the “**Eligible Credit Card**”) application during the period from **27 February 2025 to 2 July 2025** (both dates inclusive) (the “**Promotion Period**”) and have successfully applied for, and being issued with, a principal card of the Eligible Credit Card by China CITIC Bank International Limited (the “**Bank**”) on or before **31 August 2025**.
2. New Cardmembers are applicants who do not currently hold and have not cancelled any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the month of approval of their current applications for a principal card of the Eligible Credit Card (the “**Eligible Cardmembers**”).
3. The Eligible Cardmembers are entitled to a HK\$1,000 Cash Rebate (the “**Cash Rebate**”) upon fulfilling the following requirements:
  - i. accumulate eligible retail transactions (as defined in Clause 4 below) of HK\$10,000 or above with the Eligible Credit Card during the first 2 months from the date of issuance (calculated based on the transaction date); and
  - ii. maintain a valid PAYROLLplus Account (as defined in Clause 5 below).
4. Eligible retail transactions include posted local and overseas retail transactions, online transactions, the monthly repayment amount of merchant instalment plan, and mail/phone order(s). For the avoidance of doubt, the eligible transactions for the Welcome Offer excluding 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 Welcome Offer from the Eligible Cardmember’s account.
5. A PAYROLLplus Account refers to a HKD Multi-currencies Statement Savings Account under the sole name of the Eligible Cardmember which has been registered as the payroll account for receiving Automated Payroll Payments (the “**PAYROLLplus Account**”). Shall the Eligible Cardmember cease to use the PAYROLLplus Account for receiving automated payroll payments for 3 consecutive months, the relevant account will cease to be a valid PAYROLLplus Account and will be treated as a normal HKD Multi-currencies Statement Savings Account. Automated Payroll Payment refers to the crediting of the Eligible Cardmember’s salary by the Eligible Cardmember’s employer to the Eligible Cardmember’s PAYROLLplus Account through banks’ payroll system, standing instruction from local banks, credit in transactions via inMotion “Add Money” function, or local bank transfer credit. For the avoidance of doubt, deposits via CHATS, telegraphic transfer, cash, or cheque will not be regarded as Automated Payroll Payments. The Eligible Cardmember is required to authorize his/her employer to disburse his/ her salary by making Automated Payroll Payments to his/her PAYROLLplus Account. The PAYROLLplus Account is subject to the Bank’s applicable terms and conditions, please refer to the Bank’s website for details.
6. The Bank’s staff is not eligible for the Welcome Offer.
7. The Bank shall use the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to determine the eligibility of the Welcome Offer.
8. The Cash Rebate offered under the Welcome Offer will be credited to the Eligible Cardmember’s Eligible Credit Card account in the **6<sup>th</sup> month** from the card approval month and will be shown on the credit card monthly statement. The relevant Eligible Credit Card account and PAYROLLplus Account must remain valid and in good standing at the time when the Cash Rebate is credited. Otherwise the Bank has the right to forfeit the Cash rebate without any prior notice.
9. Each Eligible Cardmember can only enjoy the Welcome Offer once regardless of the number of card application.
10. This eligibility of the Welcome Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
11. In respect of any Cash Rebate offered under the Welcome Offer:
  - i. If the relevant Credit Card account is voluntarily or involuntarily closed, any Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure; and
  - ii. It shall be subject to the Terms and Conditions of “Cash Rebate” Rewards Program. For details, please visit the Bank’s website or contact the Bank’s staff.
12. No part of this Welcome Offer is transferable, returnable or redeemable for cash. Cash Rebate received under this Welcome Offer can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
13. Eligible Cardmember is required to keep the credit card transaction records of the eligible transactions in respect of the Welcome Offer. 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**”) 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.
14. The Bank reserves the right to cancel the 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.
15. The use of the 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 our Bank’s website.
16. Fraud and abuse will result in forfeiture of the Eligible Cardmember’s eligibility for the 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 Welcome Offer directly from the credit card account 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.