

**Terms and Conditions of 2024 H2 - 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 or CNCBI Motion (virtual) Credit Card and/or CNCBI GBA Dual Currency Credit Card application(s) during the period from 3 July 2024 to 2 January 2025 (both dates inclusive) (the "Promotion Period") and have successfully applied for, and being issued with, a principal card of the CNCBI Motion Credit Card or CNCBI Motion (virtual) Credit Card and/or CNCBI GBA Dual Currency Credit Card issued by China CITIC Bank International Limited (the "Bank") on or before 31 January 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.
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.