

**Highlights of CNCBI Credit Card (*virtual*) Credit Cardmember Agreement:**

**IMPORTANT: You are advised to read carefully the entire CNCBI Credit Card (*virtual*) Credit Cardmember Agreement. Your attention is particularly drawn to the following major terms and conditions.**

1. The Cardmember acknowledges and agrees that the CNCBI Credit Card (*virtual*) (the “Card”) is a virtual credit card and China CITIC Bank International Limited (the “Bank”) will not issue any Card in physical form to the Cardmember.
2. The Cardmember should inform the Bank as soon as reasonably practicable through the Bank’s Lost Card Reporting Hotline 3603 7899 after he finds that his authentication factor has been lost, stolen or when the authentication factor or card information has been compromised. The Cardmember will keep any authentication factors and card information in connection with the use of the Card strictly confidential.
3. If the Cardmember fails to settle the entire amount of the Statement Balance by the stated Payment Due Date, a finance charge will apply to the daily outstanding balance based on the monthly flat rates for retail transaction (“Standard Monthly Rate”) as specified in the Schedule of Charges starting from the statement date of the preceding monthly statement (“Last Statement Date”) until the outstanding Statement Balance is settled in full. All new transactions posted after the Last Statement Date will also be subject to the finance charge. The finance charge on new transactions will be calculated from the date of transaction to the date of full payment settlement. The current Schedule of Charges of the Bank will be sent to the Cardmember upon approval of his application for the Card via electronic mail and at any time upon request.
4. The Cardmember shall fully reimburse the Bank of all reasonable legal and other fees and expenses (including the fees of debt collection agencies) incurred in demanding, collecting or recovering any sum payable hereunder from the Cardmember or for other remedies resulting from the breach or non-compliance of any terms of the CNCBI Credit Card (*virtual*) Credit Cardmember Agreement.
5. The Cardmember will be liable for all losses in connection with the Card if he has acted fraudulently, with gross negligence, or failed to inform the Bank as soon as reasonably practicable after having found the authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, or has failed to follow to safeguard his authentication factor or card information in accordance with the advice of the Bank.
6. The Cardmember understands that he may have to bear a loss when the Card has been used for an unauthorized transaction before he has informed the Bank that the authentication factor has been lost, stolen or when the authentication factor or card information has been compromised. Provided that he has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that the authentication factor has been lost, stolen or when the authentication factor or card information has been compromised, his maximum liability for such credit card loss shall be **HK\$500**.
7. Statement of account shall be considered conclusive if the Bank does not receive from the Cardmember notice of errors or unauthorized transactions within sixty (60) days from the statement date.
8. The Bank is entitled to, at any time without prior notice, combine or consolidate any or all of the

Cardmember's accounts (wherever situate) with his liabilities to the Bank or any of its branches, sub-branches or subsidiaries and set off or transfer any sum or sums standing to the credit of any of the Cardmember's accounts in or towards satisfaction of the aforesaid liabilities to the Bank, whether such liabilities be primary, collateral, several, joint or in other currencies.

9. Each Cardmember shall be liable for all Charges incurred by him.

10. The Bank is entitled to demand immediate payment at any time and the Cardmember shall pay to the Bank the Statement Balance on or before the Payment Due Date specified in the relevant monthly statement.

11. The Cardmember may cancel the Card if he refuses to accept any amendments to the CNCBI Credit Card (*virtual*) Credit Cardmember Agreement proposed by the Bank.

12. The personal data of the Cardmember from time to time may be disclosed to such persons or used for such purposes as set out in the Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data or similar document of the Bank (as may be amended, supplemented or varied from time to time, "Notice to Customers Relating to the Data of Customer").

13. The Bank reserves the right to request the customer to present the true copy of the related documents at branches of the Bank.

14. The Bank reserves the final approval right of the credit card application.

15. If the Cardmember shall fail to pay any sum due and payable by him, the Bank may appoint debt collection agencies to collect the same. In the event of any inconsistencies between the English version and Chinese version, the English version shall prevail.