

## Terms and Conditions of CNCBI Credit Card JD Promotion Offers

1. The Offer applies to customers holding **CITICdiamond UnionPay Dual Currency Credit Card** and **GBA Dual Currency Credit Card** issued by China CITIC Bank International Limited (“the Bank”) (“Eligible Credit Card”). Customers holding any of the Eligible Credit Cards shall be referred to as “Cardmembers” below.
2. The promotion period is from 1 January 2024 to 31 December 2024, both dates inclusive.
3. Cardmembers who make Eligible Spending (as described in Clause 5) with Eligible Credit Card at JD.COM, including Mobile Site JD.com, PC Site JD.com, WeChat JD.com Selection, Mobile App QJD shopping (“Eligible JD.COM spending”) can enjoy 1% cash rebate on posted spending made within the same calendar month (calculated with reference to the transaction dates) Cardmembers are entitled to a maximum of HK\$100 per calendar month spending at JD.COM Cash Rebate within the Promotion Period.
4. Renminbi Spending Cash Rebate will be calculated in HK\$ and based on Eligible Renminbi Spending (as described in Clause 5) of each calendar month and to be credited to Cardmember’s Eligible Credit Card HK\$ account within 3 months after each calendar month’s spending period and be shown in monthly statement. The amount of Eligible Renminbi Spending will be calculated as CNY1 equal to HK\$1.
5. Eligible Spending refers to any transactions conducted by the Eligible Credit Card with official payment records and posted on the Bank’s system during the Promotion Period. Eligible Renminbi Spending are any retail or online transactions posted in Renminbi currency (based on the currency posted on the credit card statement).
6. Offer is subject to availability and are available while stocks/quota last.
7. All relevant goods and services provided by the Merchant under the Offer are the sole responsibilities of the Merchant for which the Bank assumes no responsibility, obligation or liability whatsoever.
8. Offer is subject to the Merchant’s terms and conditions. Please refer to the Merchant for details.
9. The use of any Eligible Credit Card is subject to the relevant CNCBI Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details please refer to [www.cncbinternational.com](http://www.cncbinternational.com).
10. The Bank and the Merchant reserve the right to amend, suspend, cancel or terminate the whole or any part of the Terms and Conditions of the Offer at any time without notice, and shall not bear any responsibility arising out of or in connection with such amendment, suspension, cancellation or termination.
11. Fraud and abuse will result in forfeiture of a Cardmember’s eligibility to the Offer in this Promotion as well as cancellation of the Cardmember’s Eligible Credit Card(s). The Bank further reserves the right to deduct the relevant amount of the Offer in this promotion directly from the Eligible Credit Card without prior notice.
12. The use of any Eligible Credit Card is subject to the Bank’s relevant Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details please refer to [www.cncbinternational.com](http://www.cncbinternational.com).
13. 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.

14. 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.
15. In case of disputes arising out of this Offer, the decision of the Bank and the Merchant shall be final and conclusive.
16. The English version of the Terms and Conditions shall prevail in the case of any inconsistency between the English version and the Chinese version.

*To borrow or not to borrow? Borrow only if you can repay!*