

Terms and Condition of CNCBI Credit Card Tax Payment Promotion (the “Tax Payment Promotion”):

1. The promotion period of the Tax Payment Promotion is from 4 December 2024 to 27 December 2024 (both dates inclusive) (the “**Promotion Period**”).
2. Cardmembers who make Eligible Tax Payment (as defined in Clause 3 below) of the following designated amount with CNCBI Mastercard Credit Card (except Business Card) issued by China CITIC Bank International Limited (the “**Bank**”) (the “**Eligible Credit Card**”) during the Promotion Period will be entitled to the respective Cash Rebate amount stated below (the “**Reward**”):

Single Highest Tax Payment Amount	Cash Rebate Amount
HK\$100,000 – HK\$199,999	HK\$300
HK\$200,000 – HK\$299,999	HK\$450
HK\$300,000 or above	HK\$650

3. Eligible Tax Payment (the “**Eligible Tax Payment**”) refers to the single highest tax payment transaction being paid to the Inland Revenue Department in Hong Kong with the Eligible Credit Card during the Promotion Period. Only posted tax payment shall be counted and must be conducted during the Promotion Period. Whether a transaction made by a Cardmember is classified as an Eligible Tax Payment shall be determined by the Bank at its sole and absolute discretion. The Eligible Tax Payment amount cannot exceed the available credit limit of the Eligible Credit Card.
4. Each Cardmember can enjoy the Reward once during the Promotion Period.
5. The Reward will be credited to the Eligible Credit Card HKD account that the Cardmember used to make the Eligible Tax Payment **on or before 30 April 2025** and will be shown on the relevant monthly statement. The relevant Eligible Credit Card account must remain valid and in good standing at the time the Reward is credited. Otherwise the Bank has the right to forfeit the Reward without any prior notice.
6. Reward can only be used to offset future retail purchase transactions and cannot be used to settle any outstanding statement balance. No part of the Reward is exchangeable, transferable nor redeemable for cash.
7. In the event that any relevant tax payment cannot be processed (for any reason whatsoever), the Bank shall not be responsible for any claim, loss or liability, and delay in the refund of credit balance from the Inland Revenue Department.
8. Where the Reward under the Tax Payment Promotion has been credited to the Eligible Credit Card account and there is a subsequent reversal of any transaction(s) in respect of which the Reward was awarded, the Bank has the right to deduct the equivalent value of the Reward directly from the Eligible Credit Card account without prior notice.
9. Fraud and abuse will result in forfeiture of the Cardmember’s eligibility to the Reward under the Tax Payment Promotion as well as cancellation of the Cardmember’s credit card(s). The Bank further reserves the right to deduct the relevant amount of the Reward offered under the Tax Payment Promotion directly from the Eligible Credit Card without prior notice.
10. The use of the 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 the Bank’s website.

11. 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.
12. The Bank reserves the right to cancel the Tax Payment Promotion or delete, replace, supplement or amend any of these Tax Payment Promotion terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
13. 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.
14. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at www.cncbinternational.com/contact-us/en/. The Bank's staff will call you to confirm the arrangement if you submit such request online.