

### 信銀國際信用卡「靈活套現計劃」之推廣條款及細則

1. 信銀國際信用卡「靈活套現計劃」(「此計劃」)只適用於中信銀行(國際)有限公司(「銀行」)發行之信銀國際信用卡(個別及合稱為「信用卡」)特選主卡會員(「會員」)。信銀國際人民幣卡,信銀國際商務卡及信銀國際 DollarSmart 現金卡不適用於此計劃。優惠期由即日起至 2020 年 8 月 31 日(包括首尾兩天)。
2. 申請此計劃之會員將受本推廣條款及細則約束。
3. 會員明白銀行不會接受任何由第三方轉介之信用卡申請,在此會員確認此申請並非由任何第三方轉介。
4. 會員可申請的金額最低為 HK\$3,000,最高為 HK\$10,000 或信用額 9 成之較低者。申請此計劃(「該申請」)最終批核金額(「獲批核金額」)將由銀行全權決定。獲批核金額將由有關信用卡賬戶(「賬戶」)之可用信用限額內扣除。清還的貸款將被重新計算為賬戶的可用信用限額。
5. 銀行擁有接受或拒絕該申請的絕對權利而毋須提供任何理由。
6. 一般情況下,若銀行在收到會員遞交完整的申請及所需文件(如適用)後二至四個工作天內處理該申請。會員將獲郵遞通知批核情況。
7. 獲批核金額將記入賬戶,在賬戶月結單上列明,並以現金透支類別受信銀國際信用卡會員合約或信銀國際雙幣信用卡會員協議(個別及合稱為「信用卡會員合約」)之條款及細則約束。
8. 此計劃之優惠年息為 **0%**(「優惠年息」),實際年利率為 **0%**,實際年利率均按《銀行營運守則》所載之淨現值方法計算,只供參考。獲批核金額將於此計劃獲批核日誌賬於賬戶並顯示於首月之月結單上。
9. 此計劃之優惠期為 6 個月並由獲批核金額顯示於月結單上的交易日期起計算(「年息優惠期」)。於年息優惠期內,獲批核金額之結欠將以有關之信用卡會員合約及收費表內之現金透支財務費用利率按日計算,有關之現金透支財務費用利率與優惠年息之息差將以利息回贈(「回贈」)方式於此計劃成功獲批核後之月結單截數日存入賬戶,而優惠年息將會於月結單截數日以現金透支財務費用方式誌賬於賬戶並顯示於月結單上直到年息優惠期結束。於回贈時,賬戶必須保持有效及沒有任何逾期情況或超逾信用額,否則,上述之優惠年息將被取消而不作另行通知。
10. 若會員選擇將獲批核金額存入其指定之銀行戶口,該收款銀行可能會收取有關費用。銀行對該等費用或收費概不負責。
11. 此計劃一經批核,(a) 免息還款期將不適用於該卡之所有原有結欠及新簽賬項;(b)銀行有權使用銀行不時公布適用於有關信用卡的購物簽賬財務費用及/或透支現金財務費用,對所有未清還的欠款結餘及新簽賬項(此計劃之結欠除外)收取財務費用。若會員於有關月結單上列明的繳款日期或之前繳付不少於該月結單總結欠扣除未償還之獲批核金額後之金額或最低付款額(以較高者為準),下一期月結單之購物簽賬財務費用將可獲豁免。
12. 若會員未能於有關月結單上列明的繳款日期或之前繳付該最低付款額,會員之賬戶會被視為過期還款,而會員除了須繳付根據信用卡會員合約及收費表所列明之適用收費,並須根據服務收費表對所有未清還的獲批核金額繳付相關之財務費用及收費(包括但不只限於透支現金財務費、逾期費用及拖欠利率)。
13. 年息優惠期後,未清還之獲批核金額將根據信用卡會員合約及收費表所列明之適用收費內之現金透支適用之年利率計算。
14. 銀行會將還款額按照下列次序支付: (a) 現金透支利息、財務費用及所有信用卡會員合約及收費表所列明之適用收費;(b) 使用此卡進行的交易本金額(包括此計劃之獲批核金額);(c) 律師費及債務追討費用;按利率由高至低支付或可按銀行認為適當的次序支付而毋須預先通知會員。
15. 銀行有全權並有絕對酌情權隨時要求會員清還尚欠獲批核金額的全部款項。不論任何原因,若賬戶或此計劃一旦終止,全數未償還之獲批核金額、所有須支付但尚未記入賬戶之任何利息(如適用)將即到期繳付。
16. 獲批核金額將不獲享信用卡有關之其他推廣優惠/獎賞計劃包括但不限於「樣樣都後數」積分獎賞,現金回贈獎賞或信銀國際中國國航雙幣信用卡飛行里程計劃,亦不能用以計算於其他獎賞計劃或迎新禮品之簽賬要求。
17. 在申請此計劃,會員同意及確認銀行有權在檢討會員現有借貸的情況下,根據個人信貸資料實務守則之條款向信貸資料服務機構提取有關會員的資料。
18. 銀行有權隨時終止或更改此計劃,或不時修訂、更改或補充本推廣條款及細則。如有任何由於或關於此計劃的爭議,銀行的決定為最終並有約束力。
19. 如本推廣條款及細則與信用卡會員合約之條款及細則意義出現差異,概以本推廣條款及細則為準。
20. 除本條款及細則另有明文訂明外,本條款及細則訂約方以外的任何人士概不可按照《合約(第三者權利)條例》(香港法例第 623 章)的規定強制執行本協議的條款或享有其利益。倘本條款及細則的任何條文明確賦予任何第三方權力根據《合約(第三者權利)條例》執行本條款及細則任何條款,則協議訂約方保留權利可在毋須該第三方同意的情况下修改該條款或本條款及細則任何其他條款。
21. 推廣條款及細則根據香港特別行政區的香港法律管轄和詮釋,如引起任何爭議,或者與其有關之任何爭議均應提交由香港法院處理。
22. 此計劃之獲批核金額不可用作清還本行私人貸款欠款、信用卡或透支服務(包括 Smart Plus 分期貸款、Smart Plus 分期貸款 - 「個個易」私人貸款、Smart Plus 分期貸款 - 結餘轉戶、Smart Plus 分期貸款 - 稅季貸款、信用卡「套現分期計劃」、信用卡「靈活套現計劃」或由本行發出的信用卡)剩餘未清還的金額。
23. 每位合資格客戶於優惠期只可享用此優惠一次。
24. 如本推廣條款及細則的中英文版本意義出現差異,概以英文版本為準。

借定唔借? 還得到先好借!

**Promotional Terms and Conditions for CNCBI Credit Card “Flexi Cash-in Program”:**

1. The CNCBI Credit Card Flexi Cash-In Program (“Program”) is only applicable to designated principal cardmember (“Cardmember”) of CNCBI Credit Card (each a “Card” and together the “Cards”) issued by China CITIC Bank International Limited (the “Bank”). CNCBI RMB Credit Card, CNCBI Business Card and Dollar\$mart Cash Card are not applicable to the Program. The promotional period is from now on until 31 August 2020 (both days inclusive).
2. The Cardmember who applies for the Program shall be bound by these promotional terms and conditions.
3. The Cardmember understands that the Bank does not accept any credit card application referred by any third party and the Cardmember confirms that this application is not referred by any third party.
4. The minimum amount that can be applied by a Cardmember is HK\$3,000 and the maximum amount can be HK\$10,000 or 90% of the credit limit (whichever is lower). The Bank has the sole discretion to determine the amount approved (“Approved Amount”) for the application under the Program (“Application”). The Approved Amount will be deducted from the available credit limit of the relevant Card (“Account”). The repayment amount for the Approved Amount will be credited to the available credit limit of the Account.
5. The Bank may refuse to accept any Application at its absolute discretion without giving any reason therefor.
6. Generally, the Bank approximately requires 2 to 4 working days to process the Application upon receipt of a complete Application with all required documents (if any) from the Cardmember. Cardmember will be notified of the result by mail.
7. The Approved Amount will be charged to the Account and set out in the relevant monthly statement of the Account as cash advance transaction, which will be subject to the terms and conditions of “CNCBI Credit Cardmember Agreement” or “CNCBI Dual Currency Credit Cardmember Agreement” (each a “Credit Cardmember Agreement” and together the “Credit Cardmember Agreement”).
8. The preferential annual interest rate for this Program is **0%** (“Promotional rate”) and the Annualized Percentage Rate is **0%**. Calculation of the Annualized Percentage Rate is based on the Net Present Value Method in accordance with the Code of Banking Practice and is for reference only. The Approved Amount will be posted to the Account on the approval date of the application and shown on the first monthly statement.
9. The Promotional Rate will be valid for **6** months, starting from the transaction date of the Approved Amount as shown on the monthly statement (“Promotional Rate Period”). During the Promotional Rate Period, the cash advance finance charge as set out in the relevant Credit Cardmember Agreement and Fees and Charges will be accrued on a daily basis based on the outstanding Approved Amount. The interest difference between the relevant cash advance finance charge and the Promotional Rate will be rebated and deducted directly from the total finance charges accrued (“Rebate”); while the interests incurred based on the Promotional Rate will be posted to the Account and shown on the monthly statement in form of cash advance finance charge on the statement dates during the Promotional Rate Period. The bank reserves the right to offer the Rebate to the Cardmember whose Account is determined at the Bank’s sole discretion to remain valid, in good standing, not in delinquent and/or over limit status at the time of the Rebate. Otherwise the Bank may terminate the Rebate for such Cardmember without notice.
10. If the Cardmember chooses to have the Approved Amount be credited to his/her designated bank account, the relevant receiving bank may impose administration fees or other charges. The Bank shall not be responsible for such fees and charges levied.
11. Upon approval of the Application, (a) Interest-free period will cease to be applicable to all outstanding balance and new spending under the Account. (b) The Bank is entitled to apply finance charge for retail purchase and/or cash advance on all outstanding balance and new spending (except the outstanding Approved Amount under this Program) as notified by the Bank from time to time for the respective Account. If the Cardmember pays the amount not less than the amount of statement balance less the outstanding Approved Amount or Minimum Payment (whichever is higher) on or before the payment due date as specified in the relevant monthly statement, the finance charge for retail purchase charged in the following statement will be waived.
12. Should the Cardmember fail to pay the minimum payment on or before the payment due date as specified in the relevant monthly statement, the Card will be regarded as in delinquent status. Apart from the fees and charges as set out in the Credit Cardmember Agreement and Fees and Charges, the finance charge will be charged on the outstanding Approved Amount (including but not limited to finance charge for cash advance, late charge and default rate) as set out in the Credit Cardmember Agreement and Fees and Charges.
13. After the Promotional Rate Period, the finance charge for cash advance as set out in the Credit Cardmember Agreement and Fees and Charges will be applied to the outstanding Approved Amount thereafter.
14. The Bank will apply the repayments in the following orders: a) Cash advance interest, finance charge and all fees as set out in the Credit Cardmember Agreement and Fees and Charges. b) Principal amount of the transactions effected through the Account. c) Legal and collection fees and expenses; in a descending order according to the applicable interest rate or in any other order as the Bank considers appropriate without prior notice to the Cardmember.
15. The Bank shall have the right to request for full payment of the outstanding Approved Amount on demand at any time at its sole and absolute discretion. In the event of termination of the Card or the Program for whatever reasons, the total outstanding balance of the Approved Amount and any interests (if applicable) shall become immediately due and payable.
16. The Approved Amount will not be eligible to other Card related promotions/bonus points scheme including but not limited to the Bonus Points Rewards Scheme, Cash Rebate Rewards Scheme or CNCBI Air China Dual Currency Credit Card Mileage Program, nor will it be counted to meet any requirements of welcome gifts or other promotional offers.
17. By making an application under the Program, Cardmember agrees and acknowledges that the Bank may access data of the Cardmember held with a credit reference agency according to the provisions of the Code of Practice on Consumer Credit Data for the purpose of reviewing Cardmember’s existing credit facilities.
18. The Bank may terminate or vary the Program at any time or amend, vary or supplement these promotional terms and conditions from time to time. In case of any disputes arising out of or relating to the Program, the decision of the Bank shall be final and binding.
19. In the event of any inconsistencies between these promotional terms and conditions and the terms and conditions of the Credit Cardmember Agreements, these promotional terms and conditions shall prevail.
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 its 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.

21. These Promotional 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.
22. The approved loan amount of the Program is not allowed for settling outstanding amounts of personal loans, credit cards and overdrafts granted or issued by us, including \$mart Plus Personal Installment Loan, \$mart Plus Personal Installment Loan - Easy Loan, \$mart Plus Personal Installment Loan - Debt Consolidation, \$mart Plus Personal Installment Loan - Tax Season Loan, Credit Card "Cash-In Installment Program", Credit Card "Flexi Cash-in Program" and credit cards issued by us.
23. Each eligible customer can only enjoy the offer once during the promotion period.
24. In the event of any inconsistencies between the English and Chinese versions of these promotional terms and conditions, the English version shall prevail.

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