

Terms and Conditions for CNCBI Credit Card X Wing On Travel Promotion Offer (“Offer”)

1. Unless otherwise indicated by China CITIC Bank International Limited (the “CNCBI”), the promotion period is valid from 8 July 2025 to 8 January 2026 (both dates inclusive) (the “**Promotion Period**”).
2. During the Promotion Period, CNCBI GBA Dual Currency Credit Card (the “**Eligible Credit Card**”) Cardmembers (the “**GBA Cardmembers**”) can enjoy special offer on designated hotel bookings (the “**Hotel Offer**”). Hotel Offer includes i) instant 5% off and ii) up to 45% cash rebate. Instant 5% off and up to 45% cash rebate can be enjoyed in conjunction. GBA Cardmembers are entitled to a maximum of HK\$120/order under instant 5% off offer and a maximum of HK\$360/order under up to 45% cash rebate offer.
3. Hotel Offer is applicable to the designated hotels in Guangzhou, Shenzhen, Zhuhai, Zhongshan, Dongguan, Huizhou, Jiangmen, Foshan, Zhaoqing available at Wing On Travel (the “**Merchant**”) and with latest check-in date of 28 February 2026. Before making booking and redeem the Offer, GBA Cardmembers shall read the product details and designated promotional code usage scope and validity period on the product page carefully. No reissue is allowed if the promotional code is expired.
4. GBA Cardmember can obtain the promotional code of Hotel Offer via the Merchant’s promotional page (<https://hk.wingontravel.com/3L6KX4r>). The Merchant will refresh the promotional code (the “**Designated Promotional Code**”) at 10:00am on the 8th calendar day of each calendar month. The validity period of each promotional code is one month, from 10:00am on the 8th calendar day of each calendar month to 09:59am on the 8th calendar day of next calendar month (the “**Each Stage**”). GBA Cardmember shall register as the Merchant’s member via the Merchant’s website (<https://www.wingontravel.com>) or mobile application (the “**Wing On Travel App**”), then make order of designated hotel booking via the Merchant’s website or Wing On Travel App by the Eligible Credit Card and input the Designated Promotional Code of the month before payment to enjoy the Offer (the “**Eligible Spending**”). The Offer is available on a first come first served basis while stock last. During Each Stage, GBA Cardmember is entitled to redeem the Designated Promotional Code once only, which means Hotel Offer can be enjoyed once only in Each Stage.
5. Instant 5% off is provided by the Merchant and subject to the Merchant’s terms and conditions, please check with Merchant for details. Please refer to the Merchant for any enquiry of instant 5% off. In case of any disputes, the Merchant reserves the right of final decision.
6. Up to 45% cash rebate will be calculated based on net transaction amount of Eligible Spending and to be credited to Eligible Credit Card account by 30 April 2026 and be shown in next monthly statement. CNCBI reserves the right to determine GBA Cardmember’s entitlement to 45% cash rebate. This up to 45% cash rebate is only applicable to GBA Cardmembers whose relevant Card account is determined by CNCBI (in its sole and absolute discretion) to remain valid, in good standing, is not cancelled or

terminated at all times during the entire Promotion Period and at the time of fulfillment. Otherwise CNCBI may terminate the cash rebate for such GBA Cardmember without any prior notice.

7. In respect of up to 45% cash rebate offered under Hotel Offer:
 - i. If the relevant Card account is voluntarily or involuntarily closed, the cash rebate unused or not yet credited to the account 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 CNCBI’s website or CNCBI branch.
8. CNCBI shall not be liable for any matters arising or in connection with the products, services, or information provided by the Merchant. CNCBI shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by the Merchant. Any enquiry, claim or complaint should be directed to the Merchant.
9. This Offer cannot be enjoyed in conjunction with other promotional offers and be exchanged for cash, other products, services or discounts and are not transferable. For goods return or refund, the amount on the Offer will not be returned and the Offer will not be re-issued.
10. GBA Cardmember is required to keep the relevant Card purchase records in respect of the Eligible Spending. In case of disputes, CNCBI and the Merchant reserves the right at any time during or after the Promotion Period to request the GBA Cardmember to submit the official payment records and/or such further documents or evidence (the “**Purchase Records**”) as may be required for inspections. All Purchase Records submitted to CNCBI and the Merchant will be retained by CNCBI and the Merchant and will not be returned to GBA Cardmember.
11. CNCBI and the Merchant reserve the right to update the Offer (include but not limited to designated hotel list), vary, extend and terminate the above offers and to delete, replace, supplement or amend any of these Terms and Conditions without prior notice. CNCBI also reserves the right to delete, replace, supplement or amend the Promotional Terms and Conditions. CNCBI and the Merchant shall not be responsible for any costs, expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection to this Offer, the decision of CNCBI and the Merchant shall be final and conclusive.
12. The Offer is only applicable to Cardmembers whose Eligible Credit Card accounts are determined at the sole and absolute discretion of CNCBI verification and confirmation and to be in good standing and remain valid and not in default during the relevant Promotion Period.
13. Any fraud and/or abuse committed by any person, as determined by CNCBI and Merchant at their sole discretion, in relation to the Offer will result in the forfeiture of the person’s eligibility to the Offer. CNCBI and Merchant reserve the right to deduct the value of any Offer redeemed inappropriately from any account in which the redeemed Offer is stored without prior notice and/or take legal actions in such instances to recover any outstanding amounts.

14. 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 CNCBI. For details, please refer to www.cncbinternational.com.
15. 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.
16. 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. Any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.
17. In case of any discrepancy, the English version shall prevail for all purposes.

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