

Terms and Conditions for CNCBI Jewel World Mastercard 1.5% Cash Rebate Rewards Program (“1.5% Cash Rebate Rewards Program”)

1. The promotion period of the 1.5% Cash Rebate Rewards Program is valid from 1 January 2025 till 30 June 2025 (both dates inclusive) (the “**Promotion Period**”).
2. 1.5% Cash Rebate Rewards Program is applicable to the principal card of CNCBI Jewel World Mastercard (“**Eligible Credit Card**”) issued by China CITIC Bank International Limited (the “**Bank**”).
3. Cardmembers who successfully arrange salary disbursement of HK\$12,000 or above via Automated Payroll Payments to a PAYROLL*plus* Account maintained with the Bank (as defined in clause 4 below) on a monthly basis (the “**Eligible Cardmembers**”) will be entitled to 1.5% Cash Rebate on Eligible Retail Transactions (as defined in clause 5 below) made with the Eligible Credit Card in the same calendar month (the “**1.5% Cash Rebate**”).
4. Definition of PAYROLL*plus* Account and Automated Payroll Payments:
 - (i) A PAYROLL*plus* Account refers to a HKD Multi-currencies Statement Savings Account under the sole name of the Eligible Cardmember which has been registered as the payroll account for receiving Automated Payroll Payments (the “**PAYROLL*plus* Account**”). Eligible Cardmember has to maintain and use the PAYROLL*plus* Account during the Promotion Period. Shall the Eligible Cardmember cease to use the PAYROLL*plus* Account for receiving automated payroll payments for 3 consecutive months during the Promotion Period, the relevant account will cease to be a valid PAYROLL*plus* Account and will be treated as a normal HKD Multi-currencies Statement Savings Account. The PAYROLL*plus* Account is subject to the Bank’s applicable terms and conditions, please refer to the Bank’s website for details.
 - (ii) Automated Payroll Payment refers to the crediting of the Eligible Cardmember’s salary by the Eligible Cardmember’s employer to the Eligible Cardmember’s PAYROLL*plus* Account through banks’ payroll system, standing instruction from local banks, credit in transactions via inMotion “Add Money” function, or local bank transfer credit (the “**Automated Payroll Payment**”). For the avoidance of doubt, deposits via CHATS, telegraphic transfer, cash, or cheque will not be regarded as Automated Payroll Payments. The Eligible Cardmember is required to authorize his/her employer to disburse his/ her salary by making Automated Payroll Payments to his/her PAYROLL*plus* Account.
5. Eligible retail transactions include posted local and overseas retail transactions, online transactions, the monthly repayment amount of merchant instalment plan, retail transactions incurred by way of mail/phone order(s) (the “**Eligible Retail Transactions**”). For the avoidance of doubt, transactions which shall not be considered as Eligible Transactions include, but not limited to, WeChat Pay/ Alipay/ PayMe/ FPS transactions, ATM/ online bill payment (including but without limitation tax, parking, tolls, rent and utilities payment), Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan and Tax Interest Free Flexi Installment Program, handling fees and fees and charges, contribution to any unit trust /monthly investment plan, relevant insurance payment, payments to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, transaction made via mobile app/ funds transfer and merchant transaction via electronic fund transfer platform/ reload of e-wallets (include but not limited to any transfer made via person to person (P2P) payment services) and any other types of electronic transaction specified by the Bank from time to time, other banking service charges, any unposted/cancelled/ refunded/ invalid/ unauthorized transactions and any other types of transactions specified by the Bank from time to time. Whether a transaction is eligible is subject to the Bank’s (in its sole and absolute discretion) satisfaction and confirmation. In case of any dispute, the decision of

the Bank shall be final and binding on Cardmembers. If a transaction is considered by the Bank to be ineligible, the Bank reserves the right to debit an amount equal to the value of the 1.5% Cash Rebate from the Cardmember's account.

6. The 1.5% Cash Rebate includes the basic Cash Rebate offered under the prevailing "CNCBI Jewel World Elite Mastercard Credit Card and CNCBI Jewel World Mastercard Credit Card Cash Rebate" Rewards Program (the "**Basic Cash Rebate**") and the extra Cash Rebate offered under the 1.5% Cash Rebate Rewards Program (the "**Extra Cash Rebate**") subject to a maximum of HK\$1,000 Cash Rebate per calendar month (based on the transaction date shown on the credit card monthly statement). For details of the Basic Cash Rebate, please refer to the [Terms and Conditions for CNCBI Jewel World Elite Mastercard and CNCBI Jewel World Mastercard Cash Rebate Rewards Program](#). The Extra Cash Rebate will be rounded up to HK\$0.01 and credited to Eligible Cardmember's Eligible Credit Card account within 4 months after each transaction month which will be shown on the credit card monthly statement.
7. The cash rebate received under the 1.5% Cash Rebate Rewards Program can only be used to offset new retail purchase transactions and cannot be used to settle any outstanding statement balance. No part of the 1.5% Cash Rebate is transferable, returnable or redeemable for cash.
8. The Bank reserves the right to determine Eligible Cardmember's entitlement to the 1.5% Cash Rebate Rewards Program. The Eligible Credit Card account must remain valid and in good standing at the time that the 1.5% Cash Rebate is rewarded. Otherwise the Bank has the right to forfeit the 1.5% Cash Rebate without any prior notice.
9. The Bank reserves the right to cancel the 1.5% Cash Rebate Rewards Program or delete, replace, supplement or amend any of this 1.5% Cash Rebate Rewards Program terms and conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred. In case of any dispute, the decision of the Bank shall be final and binding.
10. Fraud and abuse shall result in forfeiture of a Eligible Cardmember's eligibility to participate in these offers as well as cancellation of the accounts.
11. Unless otherwise specified, the 1.5% Cash Rebate Rewards Program cannot be enjoyed in conjunction with any other promotions, including promotional offers related to foreign exchange.
12. The use of the Eligible Credit Card is subject to the relevant credit 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.
13. Except as otherwise expressly stated in this 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. The Bank reserves the right to amend any of the terms and conditions of the promotional offers without prior notice. For any disputes related to this promotion, decision of the Bank shall be final and binding.
15. If there is any discrepancy between the English and Chinese versions of the terms and conditions of this Rewards Program, the English version shall prevail.