

中信銀行(國際)多幣扣賬卡額外現金回贈推廣(「額外現金回贈推廣」)之條款及細則:

1. 推廣期由 2026 年 6 月 15 日至 2026 年 8 月 31 日(包括首尾兩日)(「推廣期」)。
2. 額外現金回贈推廣只適用以中信銀行(國際)有限公司(「銀行」)發出的多幣扣賬卡(「扣賬卡」)於 2026 年 6 月 14 日或之前未曾作任何簽賬或提款之客戶(「合資格客戶」)。
3. 會員於推廣期內以扣賬卡作以下任何指定外幣簽賬(「指定外幣簽賬」), 可享額外 HK\$100 現金回贈(「獎賞」):
指定外幣簽賬
 - \$100 或以上之人民幣簽賬
 - \$2,000 或以上之日圓簽賬
 - \$20 或以上之美元/澳元/加元/歐元/英鎊/紐元/新加坡元簽賬
4. 合資格指定外幣簽賬(「合資格簽賬」)包括已誌賬之網上及海外實體商店所作並以人民幣/日圓/美元/澳元/加元/歐元/英鎊/紐元/新加坡元結算之零售簽賬。為免生疑, 合資格簽賬不包括及不限於賭場籌碼兌換、年費、財務費用、銀行徵收之其他費用、經自動櫃員機/網上銀行之繳費及任何未過賬/取消/退款/無效之交易及銀行不時指定的任何其他類型的交易。銀行根據相關卡協會不時發佈的商戶編號來確定交易是否符合條件。由於編號由卡協會管理, 銀行不對其準確性或交易商戶類型的分類負責。銀行對交易是否符合條件獲取現金回贈的決定為最終及不可推翻。
5. 獎賞將於 **2026 年 10 月 31 日或之前存入扣賬卡港元賬戶內**, 並顯示於相關月結單上。有關之扣賬卡賬戶於存入獎賞時需為仍然有效及狀況良好, 否則銀行保留撤回獎賞之權利而毋須事先通知。
6. 整個推廣期內, 每位會員最多只可享獎賞一次。
7. 於獲享獎賞後, 如用作計算獎賞之有關交易被取消, 銀行有權直接於扣賬卡賬戶內扣除與獎賞同等價值之金額而不另行通知。
8. 會員如有任何欺詐或濫用成份, 銀行將會取消該會員獲享獎賞的資格及其扣賬卡。銀行將保留權利撤回有關之獎賞而不另行通知。
9. 扣賬卡之使用須受銀行有關多幣扣賬卡會員協議合約及所有其他現行適用之推廣活動之有關條款及細則所約束, 詳情請參考銀行網頁。
10. 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)的規定強制執行本條款及細則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, 則條款及細則訂約方保留權利可在毋須該第三方同意的情況下修改該條款或本條款及細則的任何其他條款。
11. 銀行保留權利可以取消或刪除、取代、增補或修改任何額外現金回贈推廣條款及細則而毋須作事先通知。如有任何爭議, 銀行保留最終決定權。

12. 本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特別行政區法院處理。
13. 倘若本條款及細則之中、英文版本有任何歧異，概以英文版本為準。

若閣下日後不欲收取銀行發出的任何宣傳或推廣資料，閣下可隨時致電（852）2287 6767 或於

www.cncbinternational.com/contact-us/tc/提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，銀行職員將致電閣下確認以作安排。

中信銀行(國際)多幣借記卡額外現金回贈推廣(「額外現金回贈推廣」)之條款及細則:

1. 推廣期由 2026 年 6 月 15 日至 2026 年 8 月 31 日(包括首尾兩日)(「**推廣期**」)。
2. 額外現金回贈推廣只適用以中信銀行(國際)有限公司(「**銀行**」)發出的多幣借記卡(「**借記卡**」)于 2026 年 6 月 14 日或之前**未曾**作任何簽賬或提款之客戶(「**合資格客戶**」)。
3. 會員于推廣期內以借記卡作以下任何指定外幣簽賬(「**指定外幣簽賬**」), 可享額外 HK\$100 現金回贈(「**獎賞**」):
指定外幣簽賬
 - \$100 或以上之人民幣簽賬
 - \$2,000 或以上之日圓簽賬
 - \$20 或以上之美元/澳元/加元/歐元/英鎊/紐元/新加坡元簽賬
4. 合資格指定外幣簽賬(「**合資格簽賬**」)包括已志賬之網上及海外實體商店所作並以人民幣/日圓/美元/澳元/加元/歐元/英鎊/紐元/新加坡元結算之零售簽賬。為免生疑, 合資格簽賬不包括及不限于賭場籌碼兌換、年費、財務費用、銀行征收之其他費用、經自動櫃員機/網上銀行之繳費及任何未過賬/取消/退款/無效之交易及銀行不時指定的任何其他類型的交易。銀行根據相關卡協會不時發布的商戶編號來確定交易是否符合條件。由於編號由卡協會管理, 銀行不对其準確性或交易商戶類型的分類負責。銀行對交易是否符合條件獲取現金回贈的決定為最終及不可推翻。
5. 獎賞將於 **2026 年 10 月 31 日或之前存入借記卡港元賬戶內**, 並顯示于相關月結單上。有關之借記卡賬戶于存入獎賞時需為仍然有效及狀況良好, 否則銀行保留撤回獎賞之權利而毋須事先通知。
6. 整個推廣期內, 每位會員最多只可享獎賞一次。
7. 于獲享獎賞后, 如用作計算獎賞之有關交易被取消, 銀行有權直接于借記卡賬戶內扣除與獎賞同等價值之金額而不另行通知。
8. 會員如有任何欺詐或濫用成份, 銀行將會取消該會員獲享獎賞的資格及其借記卡。銀行將保留權利撤回有關之獎賞而不另行通知。
9. 借記卡之使用須受銀行有關多幣借記卡會員協議合約及所有其他現行適用之推廣活動之有關條款及細則所約束, 詳情請參考銀行網頁。
10. 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)的規定強制執行本條款及細則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, 則條款及細則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的任何其他條款。
11. 銀行保留權利可以取消或刪除、取代、增補或修改任何額外現金回贈推廣條款及細則而毋須作事先通知。如有任何爭議, 銀行保留最終決定權。

12. 本条款及细则根据香港特别行政区的香港法律管辖和诠释，如引起任何争议，或者与其有关之任何争议均应提交由香港特别行政区法院处理。
13. 倘若本条款及细则之中、英文版本有任何歧异，概以英文版本为准。

若阁下日后不欲收取银行发出的任何宣传或推广资料，阁下可随时致电（852）2287 6767 或于

www.cncbinternational.com/contact-us/sc/提出有关要求，并毋须缴付任何费用。如经网上提出有关要求，银行职员将致电阁下确认以作安排。

Terms and Condition of CNCBI Multi-Currency Debit Card Extra Cash Rebate Promotion (the “Extra Cash Rebate Promotion”)

1. The promotion period is valid from 15 June 2026 to 31 August 2026 (both dates inclusive) (the “**Promotion Period**”).
2. The Extra Cash Rebate Promotion is only applicable to clients who **have not** made any spending or withdrawal on or before 14 Jun 2026 with the CNCBI Multi-Currency Debit Card (the “**Debit Card**”) issued by China CITIC Bank International Limited (the “**Bank**”).
3. Cardmembers who make any one of the following designated foreign currency transaction (the “**Designated Foreign Currency Transaction**”) with the Debit Card during the Promotion Period, will be entitled to extra HK\$100 Cash Rebate (the “**Reward**”).

Designated Foreign Currency Transaction

- CNY transaction of \$100 or above
 - JPY transaction of \$2,000 or above
 - USD / AUD/ CAD/ EUR/ GBP/ NZD/ SGD transaction of \$20 or above
4. Eligible Designated Foreign Currency Transactions (the “**Eligible Transactions**”) include posted online and overseas retail transactions at physical stores settled in CNY/JPY/ USD / AUD/ CAD/ EUR/ GBP/ NZD/ SGD. For the avoidance of doubt, Eligible Transactions do not include, but not limited to, purchase of casino chips, annual fees, finance charges, other banking service charges, payment make via ATM/ online banking and any unposted / cancelled / refunded / invalid transactions and any other types of transactions specified by the Bank from time to time. The Bank determines the eligibility of transactions based on merchant codes issued by the relevant card association from time to time. Since the codes are managed by the card association, the Bank is not liable for their accuracy or categorization of transaction merchant types. The Bank’s decision on a transaction’s eligibility for the cash rebate is final and conclusive.
 5. The Reward will be credited to the **HKD account of the Debit Card on or before 31 October 2026**, and will be shown on the relevant monthly statement. The relevant Debit 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 prior notice.
 6. Each Cardmember can only enjoy the Reward once during the entire Promotion Period.
 7. Where the Reward under the Extra Cash Rebate Promotion has been credited to the Debit 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 Debit Card account without prior notice.
 8. Fraud and abuse will result in forfeiture of the Cardmember’s eligibility to the Reward under the Extra Cash Rebate Promotion as well as cancellation of the Cardmember’s Debit Card.

The Bank further reserves the right to deduct the relevant amount of the Reward offered under the Extra Cash Rebate Promotion directly from the Card without prior notice.

9. The use of the Debit Card is subject to the relevant CNCBI Multi-Currency Debit 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.
10. 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.
11. The Bank reserves the right to cancel the Extra Cash Rebate Promotion or delete, replace, supplement or amend any of these Extra Cash Rebate Promotion terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
12. 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.
13. 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.