

**HK\$10,000 免息免手續費信用卡「靈活套現計劃」常見問題**  
**FAQ for HK\$10,000 Interest Free and 0% Handling Fee Credit Card “Flexi Cash-in Program”**

- Q1 如我現時並未持有信銀國際信用卡，該如何申請 HK\$10,000 免息免手續費信用卡「靈活套現計劃」？**  
**If I do not have a CNCBI Credit Card, can I apply for HK\$10,000 Interest Free and 0% Handling Fee Credit Card “Flexi Cash-in Program”?**
- A1** 閣下可以先申請信銀國際 Motion 信用卡(虛擬版)，即時批核出卡，並即時啟用信用卡，再透過網上或致電申請熱線申請「靈活套現計劃」；閣下亦可以先透過網上申請「靈活套現計劃」，之後於 7 個工作天內申請信銀國際 Motion 信用卡(虛擬版)並即時啟用信用卡以享有此貸款優惠。  
有關信銀國際 Motion 信用卡(虛擬版)申請詳情，請[按此](#)。  
You may apply for CNCBI Motion Credit Card (*virtual*) with instant approval and activate the credit card instantly first. And then submit the online application or call our application hotline to subscribe Credit Card “Flexi Cash-in Program”; Or you may submit the online application to subscribe Credit Card “Flexi Cash-in Program” first and then apply for CNCBI Motion Credit Card (*virtual*) and then activate the credit card within 7 business days to enjoy this promotional offer.  
For details of the CNCBI Motion Credit Card (*virtual*) application, please [click here](#).
- Q2 如何啟用我的信銀國際 Motion 信用卡(虛擬版)？**  
**How to activate my CNCBI Motion Credit Card (*virtual*)?**
- A2** 信用卡成功批核後，閣下會收到確認電郵。你可以登入 inMotion 動感銀行查看你的信用卡帳戶詳情並添加信用卡至電子錢包以啟動新卡或致電本行 24 小時客戶服務熱線 (852) 2280-1288 亦可進行啟動。  
You will receive a confirmation email after card approval. You can log in to inMotion to check your credit card account details and add your credit card to your mobile wallet to activate the credit card or you can call our 24-hour Customer Service Hotline at (852) 2280-1288 to activate it.
- Q3 如我的信銀國際信用卡已登記自動轉帳並選擇全數繳付，我可以怎樣更改為繳付最低還款額？**  
**If my CNCBI credit card already registered autopay service and chose to settle full payment, how do I change to settle minimum payment?**
- A3** 請致電本行信用卡服務熱線 2280 1288 與客戶服務主任聯絡並進行更改。服務時間: 星期一至六上午 9 時至下午 9 時 (公眾假期除外)  
Please contact our customer service officers by Customer Service Hotline 2280 1288 to change your autopay setting. Service hours: Monday - Saturday: 9:00am to 9:00pm (except public holidays)
- Q4 於年息優惠期內我可否還款後再次提取貸款？**  
**Can I redraw the loan repaid again during the Promotional Rate Period?**
- A4** 不可以，每位合資格客戶於優惠期只可享用此優惠一次。如想於優惠期內盡享 0% 利息 0% 手續費之優惠，請在優惠年息生效期間繳付每個月結單所指定之最低還款額。  
No. Each eligible customer can only enjoy the offer once during the promotion period. If you want to enjoy HK\$10,000 Interest Free and 0% Handling Fee offer during the promotional period, please only pay the minimum payment on or before the payment due date as specified in the relevant monthly statement during the promotional rate period.
- Q5 如我之前已申請過其他信用卡「靈活套現計劃」而有關結餘尚未清還，我可以申請 HK\$10,000 免息免手續費信用卡「靈活套現計劃」嗎？**  
**If I have already applied a Credit Card “Flexi Cash-in Program” before and not fully repaid the outstanding balance yet, Am I eligible to apply for this HK\$10,000 Interest Free and 0% Handling Fee Credit Card “Flexi Cash-in Program”?**
- A5** 可以，但此計劃之批核需視乎閣下的信用卡帳戶狀況，本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。  
Yes. But the approval of this Program is subject to the current status of the credit card account. The Bank has the right to accept or reject any application of “Flexi Cash-in Program” without giving reason.