

## **Terms and Conditions for “CNCBI Dual Currency Credit Card Cash Rebate” Rewards Program (“Rewards Program”):**

1. “CNCBI Dual Currency Credit Card Cash Rebate” Rewards Program is only applicable to CNCBI Dual Currency Credit Cards except for CNCBI Air China Dual Currency Credit Card (“Eligible Dual Currency Credit Cards”) (“Eligible Accounts”) as designated by China CITIC Bank International Limited (“the Bank”). (Cardmembers holding any Eligible Accounts will be referred as “Cardmember(s)”). Spending of Cardmembers' other credit card account(s) will not be taken into account under this Rewards Program.
2. Cardmembers who make Eligible Transactions (as described in Clause 3 below) with Eligible Dual Currency Credit Cards can enjoy cash rebate (“Cash Rebate”).
3. Eligible Transactions (“Eligible Transactions”) must be posted transactions, including local retail, overseas spending, cash advance, monthly payment amount of merchant installment, online retail transaction(s) and retail transaction(s) incurred by way of mail/phone order(s) as determined by the Bank, monthly repayments of Retail Purchase Interest-free Flexi Installment Plan, autopay. For the avoidance of doubt, transactions which shall not be considered as Eligible Transactions include, but not limited to, balance transfers, Cash-in Programs, Dollar\$mart Personal Installment Loan, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan or Tax Interest Free Flexi Installment Plan, handling fees and fees and charges, contribution to any unit trust / monthly investment plan, payments to the Inland Revenue Department, purchase of casino chips and any transactions made in the casino, annual fees, finance charges, other banking service charges, Octopus Automatic Add Value Service payment, 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. Whether a transaction is an “Eligible Transaction” 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 Cash Rebate from the Cardmember’s account.
4. The monthly Cash Rebate amount will be calculated on the relevant statement date of the monthly Card Statement of the Eligible Account, and be credited to the Eligible Account in the next monthly Card Statement. The amount of Cash Rebate shall be calculated according to the Eligible Transactions. The maximum amount of the monthly Cash Rebate (calculated on credit card statement cycle basis) shall be the multiple of Cardmember's combined credit limit of Dual Currency Credit Card as approved by the Bank (“Combined Credit Limit”) and the applicable cash rebate percentage (currently 0.5%). For avoidance of doubt, any temporary Combined Credit Limit approved by the bank will not be entitled to Cash Rebate.
5. Cash Rebate can only be used for settling Eligible Transactions of the relevant Eligible Accounts and cannot be used to settle any other outstanding balances.
6. In order to be entitled to Cash Rebate, Cardmembers' relevant card account must remain valid, in good credit standing and not cancelled or terminated at the time Cash Rebate is given.
7. Cash Rebate is not transferable, returnable or redeemable for cash.
8. Fraud and abuse will result in forfeiture of a Cardmember's eligibility to participate in this Reward Program as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Reward directly from the credit card account without prior notice and / or take legal action in such instances.
9. The Bank reserves the right to delete, replace, supplement or amend any of these Terms and Conditions without prior notice, and 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 with this Reward Program, the decision of the Bank shall be final and conclusive.

10. 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.
11. 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.
12. 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.