

Terms and Conditions for "Bonus Point Rewards Program":

1. The "Bonus Point Rewards Program" (the "Rewards Program") applies to holders ("Cardmembers") of selected credit cards ("Selected Cards") issued by China CITIC Bank International Limited (the "Bank").
2. Selected Cards include CNCBI Credit Card, CNCBI Aqua Credit Card, CNCBI SEED Credit Card, CNCBI Flexi Rate Credit Card, CNCBI RMB Credit Card and CNCBI Business Card and such other credit cards as designated by the Bank. This Rewards Program and the Cash Rebate Rewards Program are mutually exclusive.
3. Cardmembers will be entitled to one Rewards Point for every HK\$1 or CNY1 (as the case may be) spent on retail purchase and cash advance on the Cards. Subject to the provisions herein and the final decision of the Bank, Cardmembers can redeem gift Item(s), cash coupon(s) or service(s) provided by such merchants as designated by the Bank from time to time (the "Designated Merchant") by the Rewards Points.
4. Rewards Points will be awarded only on posted transactions including retail purchase, cash advance, monthly repayments of Merchant Instalment Plans, monthly repayments of Retail Purchase Interest-free Flexi Installment Plan, autopay, and retail transactions incurred by way of mail/phone order(s). For the avoidance of doubt, transactions which shall not be awarded any Rewards Points include, but not limited to, balance transfers, any repayment amounts, handling fees and other fees and charges of Cash-in Installment Programs, DollarSmart Personal Installment Loan, Statement Balance Interest Free Installment, Non-Conventional Interest Free Flex Installment or Flexi-Tax Installment Program, contribution to any unit trust / monthly investment plan, payments made to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, other banking service charges, Octopus Automatic Add-Value Service payment, payment made via ATM/online banking and any unposted / cancelled / refunded / invalid transactions.
5. Rewards Points awarded under this Rewards Program for the relevant Card will be posted in the monthly statement. The maximum Rewards Points which may be awarded to Cardmember in each month (calculated on credit card statement cycle basis) shall be the Cardmember's credit limit as approved by the Bank ("Credit Limit"). For the avoidance of doubt, any temporary-credit-limit approved by the bank will not be entitled to Rewards Points.
6. Validity period of Rewards Points shall be up to 2 years. Cardmembers may redeem gift item(s) with insufficient Rewards Points. However, Cardmembers are required to accumulate the shortfall by the date on which the redeemed Rewards Points would have expired. Otherwise, the Bank will debit an amount equivalent to the value of the gift item(s) redeemed as determined by the Bank from the Card account if the Rewards Points required to be met for the gift item(s) redeemed are not met.
7. If a Cardmember redeems gift item(s) with insufficient Rewards Points, the redeemed Rewards Points required for redemption shall not exceed 3 times of the Cardmember's Credit Limit as approved by the Bank.
8. Rewards Points of Cardmembers of principal and supplementary Cards cannot be combined. Rewards Points earned by each Cardmember under different Cards cannot be pooled for redemption. All Rewards Points are not transferable or redeemable for cash.
9. In order to be eligible for gift redemption, Cardmember shall keep his/her Card(s) valid and in good credit standing. Otherwise, his/her redemption requests shall be invalid and shall not be accepted.
10. If a Cardmember has not accumulated the required Rewards Points for any gift items redeemed when he/she cancels the Card or the Card is terminated, he/she is required to pay an amount equivalent to the Cardmember price or the value of the gift item(s) redeemed as determined by the Bank.
11. All redemption requests submitted cannot be changed, withdrawn, cancelled or refunded, and the Rewards Points and cash amount (if applicable) required shall be deducted automatically. A redemption letter will be issued to the relevant Cardmember within 2 to 4 weeks after the Bank has accepted the gift redemption request. Cardmembers are required to contact the Bank if they do not receive any redemption letter within 4 weeks from the date they submitted the redemption request. The Bank will not be responsible for the loss, damage or theft of any redemption letters. For any redemption request for 3 or more items in total, the Bank will charge a postage and handling fee in the sum of HK\$20 to the relevant Card and send the cash coupons by registered mail.

12. All gift items under this Rewards Program cannot be exchanged for cash and shall be bound by the relevant terms and conditions of the Designated Merchants. Gift items are available on a first-come-first-served basis, while stock lasts. No prior notification will be provided regarding any change in the supply and price of the gift item(s).
13. The Bank shall not be responsible for any obligations and liabilities related to any gift items or services redeemed under this Rewards Program. Unless specified otherwise, Cardmembers are required to collect their redeemed gift items) within the designated period shown in the redemption letter (if applicable), after which the letter will be invalid. The Bank reserves the right to revise the Rewards Points required for redemption, Cardmember price (if applicable) and the collection period under the Rewards Program in its absolute discretion. Regardless of the status of gift collection, Cardmembers are required to accumulate the required Rewards Points within the designated period.
14. All gift items and services are provided by the Designated Merchants who are solely responsible for all obligations and liabilities related to the relevant gift items and services.
15. The cost of any gift item purchased at Cardmember price will be deducted from the Card account designated by the Cardmember immediately after the purchase order is accepted. Such transaction details will be shown in the following monthly statement. If there is insufficient credit limit in the designated Card account to cover the cost of the gift item purchased, the gift redemption request will be cancelled automatically.
16. No trial period shall be available for any gift items. All gift items are non-returnable unless the gift item purchased at Cardmember price is found damaged upon delivery. Cardmembers shall call 2280 1288 during office hours within 14 days upon receipt of the gift item(s) purchased for replacement.
17. 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.
18. The Bank reserves the right to delete, replace, supplement or amend the terms and conditions of this Rewards Program from time to time without prior notice, and reserves the right of final decision in case of any dispute.
19. 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.