



多謝你對信銀國際信用卡的支持！貴為我們的特選會員，我們特別為你帶來以下精彩獎賞，讓你盡情享受購物樂趣：

1. 現金回贈簽賬獎賞推廣：高達HK\$1,600現金回贈

推廣期：2019年11月1日 - 2020年2月29日

憑合資格信用卡¹於推廣期內作合資格簽賬（當中包括電子錢包消費）²，並達每階段的目標簽賬金額，毋須登記，即可輕鬆獲享高達**HK\$1,600**現金回贈！

推廣期為4個推廣階段，分別為：

- (i) 2019年11月1日至2019年11月30日；
- (ii) 2019年12月1日至2019年12月31日；
- (iii) 2020年1月1日至2020年1月31日；
- (iv) 2020年2月1日至2020年2月29日。

	目標簽賬金額	現金回贈金額	整個推廣期的現金回贈
每個推廣階段	HK\$2,000或以上	HK\$80	高達 HK\$1,600
	HK\$5,000或以上	HK\$150	
	HK\$10,000或以上	HK\$400	

2. 交稅獎賞推廣：高達HK\$200現金回贈

推廣期：2019年11月1日 - 2020年1月31日

憑合資格信用卡¹於推廣期內繳交稅款³，毋須登記，即可獲享高達**HK\$200**現金回贈！

累積稅款金額 ⁴	現金回贈
HK\$10,000或以上	HK\$50
HK\$40,000或以上	HK\$100
HK\$80,000或以上	HK\$200



提提您：「借定唔借？還得到先好借！」

註：

- 合資格信用卡之定義請參閱隨附「冬季消費獎賞推廣」條款及細則第2條。
- 合資格簽賬之定義請參閱隨附「現金回贈簽賬獎賞推廣」條款及細則第14條。
- 合資格稅款之定義請參閱隨附「交稅獎賞推廣」條款及細則第19條。
- 稅款之交易將不會被界定為背頁的「現金回贈簽賬獎賞推廣」的合資格簽賬。以上優惠須受隨附之條款及細則約束。

倘若中英文版本有任何歧異，概以英文版本為準。

根據個人資料(私隱)條例，你可隨時免費選擇不接收本行日後發出的任何宣傳推廣資料，如有需要提出此項要求，請致函本行資料保護主任（地址：香港鰗魚涌英皇道979號太古坊德宏大廈18樓）。



Thank you for choosing CNCBI Credit Card. As our selected cardmember, you can enjoy the following fabulous offer with your CNCBI Credit Card:

1. Cash Rebate Rewards Spending Promotion: Up to HK\$1,600 Cash Rebate

Promotion Period: 1 November 2019 – 29 February 2020

Spend with the Eligible Credit Card¹ during Promotion Period, achieve the spending target of each promotion session by making Eligible Transactions (include but not limited to e-wallets transactions)² to earn up to **HK\$1,600** Cash Rebate! No registration is required.

Promotion Period will be divided into 4 promotion sessions:

- (i) 1 November 2019 – 30 November 2019;
- (ii) 1 December 2019 – 31 December 2019;
- (iii) 1 January 2020 – 31 January 2020;
- (iv) 1 February 2020 – 29 February 2020.

	Spending Target	Cash Rebate Amount	Cash Rebate of the whole Promotion Period
Each Promotion Session	HK\$2,000 or above	HK\$80	Up to HK\$1,600
	HK\$5,000 or above	HK\$150	
	HK\$10,000 or above	HK\$400	

2. Tax Payment Promotion: Up to HK\$200 Cash Rebate

Promotion Period: 1 November 2019 – 31 January 2020

Pay tax³ with Eligible Credit Card¹ during the Promotion Period to enjoy extra up to **HK\$200** cash rebate! No registration is required.

Accumulated Tax Payment Amount ⁴	Cash Rebate
HK\$10,000 or above	HK\$50
HK\$40,000 or above	HK\$100
HK\$80,000 or above	HK\$200



Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

Notes:

- 1. Please refer to Clause 2 of the enclosed "Winter Spending Reward Promotion" Terms and Conditions for the definition of Eligible Credit Card.
- 2. Please refer to Clause 14 of the enclosed "Cash Rebate Rewards Spending Promotion" Terms and Conditions for the definition of Eligible Transaction.
- 3. Please refer to Clause 19 of the enclosed "Tax Payment Promotion" Terms and Conditions for the definition of Eligible Tax Payment.
- 4. Tax Payment does not consider as Eligible Transaction in "Cash Rebate Rewards Spending Promotion" as above.

Terms and Conditions apply.

According to Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive any of the Bank's future promotional materials. If you have such request, please write to our Data Protection Officer by post at 18/F., Devon House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

冬日消費獎賞推廣之一般條款及細則：

1. 本推廣只適用於已獲中信銀行(國際)有限公司(「本行」)邀請之特選信銀國際信用卡會員(「會員」)。
2. 合資格信用卡是指於2019年7月1日前由本行發出的信銀國際信用卡主卡。然而私人銀行卡、商務卡、人民幣信用卡及「零活息」信用卡均不適用於本推廣(「合資格信用卡」)。
3. 本行保留給予會員任何推廣優惠之權利，於推廣期內至獲贈獎賞期間(定義見條款15及21)，會員有關之信用卡賬戶按本行之全權酌情權決定仍然有效及信用狀況良好，否則，本行保留對個別會員撤回有關推廣優惠之權利而毋須事先通知。
4. 合資格信用卡須受本行有關信用卡會員合約及所有其他現行適用的推廣活動的有關條款及細則所約束，詳情請參考www.cncbinternational.com。
5. 推廣提供之獎賞總額將調至小數後兩個位及只可作扣除簽賬消費，並不可用作繳付結欠。獎賞不可退換、轉讓或兌換現金。於獲享本推廣的獎賞後，如用作計算獎賞的有關交易被取消，本行有權直接於有關信用卡賬戶內扣除與獎賞同等價值之有關金額而不另行通知。
6. 會員如有任何欺詐或濫用成份，本行即會取消該會員獲享本推廣優惠的資格及其信用卡。本行將保留權利撤回有關之推廣優惠而不另行通知，及/或保留採取任何法律行動的權利。
7. 本行保留權利可以不時刪除、取代、增補或修改任何本條款及細則而毋須作事先通知。本行亦恕不承擔任何有關優惠或條款更改或終止所引起的責任及損失。如有任何爭議，本行保留最終決定權。
8. 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。
9. 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。
10. 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。

現金回贈簽賬獎賞推廣之條款及細則：

11. 本推廣有效期由2019年11月1日至2020年2月29日止(包括首尾兩日)(「推廣期」)。
12. 推廣期分為以下四個階段(每個階段分別及統稱為「推廣階段」)。
(a) 第一推廣階段：2019年11月1日至2019年11月30日(包括首尾兩日)；
(b) 第二推廣階段：2019年12月1日至2019年12月31日(包括首尾兩日)；
(c) 第三推廣階段：2020年1月1日至2020年1月31日(包括首尾兩日)；
(d) 第四推廣階段：2020年2月1日至2020年2月29日(包括首尾兩日)。
13. 會員憑合資格信用卡累積合資格簽賬(定義見條款14)並達到推廣專函上之目標簽賬金額可獲指定現金回贈獎賞(「獎賞」)。若達到第一目標簽賬金額，便可獲HK\$80現金回贈；若達到第二目標簽賬金額，便可獲HK\$150現金回贈；若達到第三目標簽賬金額，便可獲HK\$400現金回贈。每位會員於每個推廣階段最多可獲HK\$400現金回贈及於整個推廣期內最多可合共獲取HK\$1,600現金回贈。同一會員名下所有合資格信用卡(以同一身分證明文件為準)的所有合資格簽賬將會合併計算來釐定會員於每個推廣階段可獲取的獎賞。
14. 合資格簽賬(「合資格簽賬」)包括已獲本行確認及誌賬之本地或海外零售簽賬(包括信用卡流動支付交易)、每月誌賬之零售商戶分期付款金額及網上購物及郵購/電話訂購。為免生疑，不合資格交易包括及不限於自動轉賬、每月經自動櫃員機/網上銀行繳付賬項的金額、「八達通自動增值」款項、結餘轉賬、「套現分期計劃」、DollarSmart私人分期貸款及Smart Plus分期貸款之還款額、「幾時都分期」之每月供款、「月結單都分期」、「任何賬單都分期」及「幾時都分期交稅」的任何還款額供款、手續費及其他費用及收費、任何基金/月供投資計劃供款、保險費用、所有繳付予稅務局的款項、賭場籌碼兌換及於賭場內作之交易、年費、財務費用、銀行徵收之其他服務費用、任何未誌賬/被取消/已退款/無效之交易及銀行不時指定的任何其他類型的交易，並受制於本行(具唯一及絕對酌情權)核實及確認為合資格。為免存疑，以人民幣戶口簽賬的交易將以人民幣1元兌HK\$1計算。
15. 本行將根據會員的交易紀錄而決定每位會員獲享此推廣的獎賞資格。如獲本行核實及確認為合資格簽賬後，獎賞將於2020年5月或以前自動記入會員於推廣期內累積合資格簽賬金額最高的合資格信用卡港元賬戶內並顯示於相關月結單上。
16. 會員必須保留所有合資格簽賬的簽賬存根正本或正式交易紀錄。如有任何爭議，本行保留權利在此推廣期間或期後隨時要求會員提供有關簽賬存根正本、正式交易紀錄及/或其他文件或證據(「有關文件」)，以供查閱。本行會保留所有提供予本行的有關文件而不予歸還。
17. 此推廣的獎賞將根據合資格簽賬的交易日期計算，所有合資格簽賬均須於推廣期內進行並於本行核實會員有資格獲享獎賞時已誌賬的交易。

交稅獎賞推廣之推廣條款及細則：

18. 本推廣有效期由2019年11月1日至2020年1月31日止(包括首尾兩日)(「推廣期」)。
19. 合資格稅款(「合資格稅款」)是指於推廣期內以合資格信用卡(定義見條款2)繳付予香港稅務局的稅款交易。只有於推廣期內完成並已誌賬的稅款交易方合資格參加此推廣。本行就會員之交易是否被界定為合資格稅款具唯一及絕對酌情權。合資格稅款金額不可超過有關會員合資格信用卡之可用信用額。
20. 會員於推廣期內以其名下任何一張合資格信用卡(以同一身分證明文件為準)繳付下列金額之合資格稅款，便可獲以下現金回贈(「獎賞」)。同一會員名下所有合資格稅款將會合併計算來釐定會員可獲取的獎賞。

累積合資格稅款金額	獎賞
HK\$10,000 或以上	HK\$50
HK\$40,000 或以上	HK\$100
HK\$80,000 或以上	HK\$200

21. 每位會員只可在此推廣獲取一次獎賞。如有關交易獲本行(具唯一及絕對酌情權)核實及確認為合資格後，有關獎賞將於2020年3月或以前自動記入會員的信用卡港元賬戶內。獎賞會誌賬至會員於推廣期內累積合資格稅款金額最高的合資格信用卡港元賬戶內並顯示於相關月結單上。
22. 獎賞只可作扣除簽賬消費，並不可用作繳付結欠，亦不能退換、轉讓或兌換現金。
23. 倘若會員的有關繳稅交易(因任何原因)未能完成，本行恕不對該繳付稅項交易的延誤所引起之索償、損失及責任承擔任何責任。

General Terms and Condition of Winter Spending Reward Promotion:

1. This Promotion is only applicable to selected cardmembers ("Cardmembers") who have been invited by China CITIC Bank International Limited (the "Bank") for the purpose of this Promotion.
2. Eligible Credit Card is CNCBI principle Credit Card which was issued by the Bank before 1 July 2019. Private Banking Card, Business Card, RMB Credit Card and Flexi Rate Credit Card are not eligible to the Promotion ("Eligible Credit Card").
3. The Promotion is only applicable to Cardmembers whose relevant Credit Card account(s) is determined by the Bank (in its sole and absolute discretion) to remain valid and in good standing at all times during the Promotion Period and at the time the Reward are credited (as defined in Clause 15 and 21). Otherwise the Bank may withdraw or terminate the Promotion for such Cardmember without any prior notice.
4. The use of any Eligible Credit Card is subject to the relevant CNCBI Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details, please refer to www.cncbinternational.com.
5. The Reward received under the Promotion will be rounded to the two decimal places. It can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance. It is also not exchangeable, transferable or redeemable for cash. Where the Reward under the Promotion has been credited to a credit 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 Rewards directly from the credit card account without prior notice.
6. Fraud and abuse will result in forfeiture of a Cardmember's eligibility to participate in the Promotion as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to withdraw or terminate the Promotions for such Cardmember without prior notice and/or take legal action in such instances.
7. 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 the Promotion, the decision of the Bank shall be final and conclusive.
8. 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.
9. 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.
10. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Cash Rebate Rewards Spending Promotion:

11. This promotion is valid from 1 November 2019 to 29 February 2020 (both dates inclusive) ("Promotion Period").
12. The Promotion Period shall be divided into four periods as follows (each period being a "Promotion Session" and collectively the "Promotion Sessions"):
 (i) Promotion Session 1: 1 November 2019 to 30 November 2019 (both dates inclusive);
 (ii) Promotion Session 2: 1 December 2019 to 31 December 2019 (both dates inclusive);
 (iii) Promotion Session 3: 1 January 2020 to 31 January 2020 (both dates inclusive);
 (iv) Promotion Session 4: 1 February 2020 to 29 February 2020 (both dates inclusive).
13. Cardmembers who make Eligible Transaction(s) (as defined in Clause 14) by the Eligible Credit Card will be entitled to receive designated cash rebate rewards ("Reward") if they achieve the spending target as stated on the promotional page. HK\$80 cash rebate will be rewarded if they achieve the first spending target tier; HK\$150 cash rebate will be rewarded if they achieve the second spending target tier; HK\$400 cash rebate will be rewarded if they achieve the third spending target tier. Each Cardmember is eligible to a maximum of HK\$400 cash rebate in each Promotion Session and a maximum of HK\$1,600 cash rebate in total under this Promotion. All Eligible Transaction(s) made by the same Cardmember (with the same identity document) under all Eligible Credit Card(s) will be combined for the purposes of calculating the total Reward for the Cardmember in each Promotion Session.
14. Eligible Transaction(s) ("Eligible Transaction") are transactions posted to the Bank's system including local or overseas retail purchase (including credit card mobile payment transaction), 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. For the avoidance of doubt, transaction(s) which shall not be considered as Eligible Transaction(s) include, but not limited to autopay, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, DollarSmart Personal Installment Loan, Smart 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 and transactions made in casino, annual fees, finance charges, other Banking service charges, 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. For avoidance of doubt, transactions made with the RMB account will be calculated as CNY1 equal to HK\$1.
15. The Bank will determine each Cardholder's eligibility for the Reward under this Promotion based on the Cardmember's transaction records held with the Bank. Upon verification and confirmation by the Bank in May 2020, the Reward will be credited to the Eligible Credit Card HKD account which accumulated the highest Eligible Transaction(s) amount during the Promotion Period and will be shown on the relevant monthly statement.
16. Cardmembers must keep all original sales slips or official payment records in respect of the Eligible Transactions (as defined in Clause 17). In case of any dispute, the Bank reserves the right at any time during or after the Promotion to request a Cardmember to submit the original sales slips/official payment records and/or such further documents (collectively the "Documents") or evidence as may be required for inspection. All related Documents submitted to the Bank will be retained by the Bank and will not be returned to the Cardmembers.
17. The Reward under this Promotion is calculated with reference to the transaction dates of the Eligible Transactions, where the transactions must be conducted during the Promotion Period and posted to the Bank's system during the period when the Bank verifies the transaction records.

Terms and Conditions of Tax Payment Promotion:

18. This promotion is valid from 1 November 2019 to 31 January 2020 (both dates inclusive) ("Promotion Period").
19. Eligible Tax Payment ("Eligible Tax Payment") refers to the tax payment paid to the Inland Revenue Department in Hong Kong with Eligible Credit Card (as defined in Clause 2) during the Promotion Period. Only posted tax payment shall be counted and must be conducted during the Promotion Period. Whether a transaction made by any Cardmember is classified as an "Eligible Tax Payment" shall be determined by the Bank at its sole and absolute discretion. The Eligible Tax Payment amount cannot exceed the relevant Cardmember's available credit limit of Eligible Credit Card.
20. Cardmember who conducts an Eligible Tax Payment of below amount with any Eligible Credit Card by the same Cardmember (with the same identity document) during the Promotion Period will be entitled to a cash rebate ("Reward") of an amount as set out in the table below. All Eligible Tax Payment made by the same Cardmember under all Eligible Credit Card(s) will be combined for the purposes of calculation the total Reward for the Cardmember.

Accumulated Eligible Tax Payment Amount	Reward
HK\$10,000 or above	HK\$50
HK\$40,000 or above	HK\$100
HK\$80,000 or above	HK\$200

21. Each Cardmember is only entitled to enjoy the Reward once under the Promotion. If the Bank (in its sole and absolute discretion) is satisfied that the eligibility of the transactions has been confirmed, the Reward will be credited to the Eligible Credit Card HKD account in March 2020 in relation to the Promotion. The Reward will be credited to the Cardmember's Eligible Credit Card HKD account which accumulated the highest Eligible Tax Payment amount during the Promotion Period and will be shown on the relevant monthly statement.
22. Reward can only be used to offset retail purchase transactions, both future and existing. Reward cannot be used to settle any outstanding statement balance and also cannot be exchangeable, transferable or redeemable for cash.
23. In the event that the relevant tax payment cannot be processed (for any reason whatsoever), the Bank shall not be responsible for any claim, loss or liability, and delay in the refund of credit balance from the Inland Revenue Department.