

Terms and Conditions of CITICfirst Platinum Card Complimentary Access to Plaza Premium Lounges (“PPL”)

- The promotional period runs from 1 May 2021 to 31 March 2022 (both dates inclusive, hereafter called the “Promotion Period”).
- During the Promotion Period, the principal and supplementary cardmembers of CNCBI CITICfirst Platinum Card (“Cardmember(s)”) will be entitled to a complimentary access to the lounges operated by Plaza Premium Group provided customer will spend HK\$5,000 of Eligible Transaction(s) (as defined below) with the CNCBI CITICfirst Platinum Card in the following calendar month after the date of each lounge visit. The spending of Cardmembers will be counted separately for calculating the complimentary lounge access. Otherwise, China CITIC Bank International (“the Bank”) is entitled to debit HK\$220 from Cardmember’s CNCBI CITICfirst Platinum Card within 3 months after the corresponding visit without prior notice.
- Cardmembers can enjoy one complimentary lounge access service per each calendar month.
- “Eligible Transaction(s)” are transactions posted to the Bank’s system including local or overseas retail purchase, 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. For the avoidance of doubt, transaction(s) which shall not be considered as Eligible Transaction(s) include, but not limited to, autopay, ATM/online payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal 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, annual fees, finance charges, transaction made via mobile app/funds transfer and merchant transaction via electronic fund transfer platform/reload of e-wallets (include but not limited to any transfer made via person to person (P2P) payment services) and any other types of electronic transaction specified by the Bank from time to time, 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. 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 the related rebate from the Cardmember’s account.
- Cardmembers are required to present both their CNCBI CITICfirst Platinum Card and the boarding pass on the day or the following day and maintain his/her CITICfirst status at the time of accessing PPL. Please visit https://www.cncbinternational.com/document/citicfirst/wealth-management-privileges/ppl_location_list.pdf for eligible PPL location list.
- Accompanying guest can access to the lounges with entrance fee at 30% off of the list price.

- The above services and benefits offered by the lounge are subject to and bounded by the terms and conditions of PPL and may be altered at any time without prior notice. Services and facilities may differ by location, please visit <https://www.plazapremiumlounge.com> for further information.
- The Bank reserves the right to change, suspend or discontinue the offer without prior notice and reserves the right of final decision in case of any dispute.
- The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by PPL. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by PPL. Any enquiry, claim or complaint should be directed to PPL.
- The Bank and PPL reserves the right to delete, replace, supplement or amend any of these Terms and Conditions without prior notice, and shall not bear any responsibility 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 and PPL shall be final and conclusive.
- The Promotion is only applicable to Cardmembers whose Eligible Credit Card accounts are determined at the sole and absolute discretion of the Bank to be in good standing and remain valid and not in default during the relevant promotion period.
- 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 <http://www.cncbinternational.com>.
- 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.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
- In case of any discrepancy, the English version shall prevail for all purposes.

有關 CITIC first 白金卡免費享用環亞機場貴賓室(“環亞機場貴賓室”)之條款及細則

- 推廣期為 2021 年 5 月 1 日至 2022 年 3 月 31 日 (包括首尾兩日, 下稱「推廣期」)。
- 於推廣期內, 信銀國際 CITICfirst 白金卡的基本卡及附屬卡會員(「會員」)只需於每次享用由環亞機場貴賓室提供之貴賓室服務後下一個曆月內, 簽賬滿港幣 5,000 元(「合資格簽賬」), 便可免費享用該次服務。基本卡及附屬卡會員的簽賬不可以合併計算作免費享用環亞機場貴賓室。否則中信銀行(國際)(「銀行」)有權於會員享用該次服務後 3 個月內, 於會員之信銀國際 CITICfirst 白金卡扣除港幣 220 元服務費而不作另行通知。
- 會員可於一個曆月內享用免費環亞機場貴賓室服務一次。
- 合資格簽賬包括已獲銀行確認誌賬之本地或海外零售簽賬、現金透支、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, 不合資格簽賬之交易包括及不限於自動轉賬、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」、Dollar\$mart 私人分期付款之還款額、「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、以應用程式/電子轉賬平台的轉賬及商戶交易/電子錢包增值之交易(包括但不限於透過個人對個人(P2P)支付或轉賬服務)及本行不時新增定義之電子交易、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, 並受制於銀行(具唯一及絕對酌情權)核實及確認為合資格。如有任何爭議, 銀行將有最終決定權。銀行保留權利於會員賬戶內扣除相等於被證實為不合資格交易的回贈金額之權利。
- 會員必須於環亞機場貴賓室的接待處出示有效之信銀國際 CITICfirst 白金卡及當天或翌日之有效登機證, 並必須為現有之 CITICfirst 客戶, 方可享用環亞機場貴賓室。請瀏覽 https://www.cncbinternational.com/_document/citicfirst/wealth-management-privileges/ppl_location_list_TChin.pdf 查看合資格環亞機場貴賓室之名單。
- 同行之親友可以到訪服務費之 7 折優惠價享用環亞機場貴賓室服務。
- 上述貴賓室禮遇受環亞機場貴賓室訂立之使用細則所約束, 並可隨時更改而不事先通知。設於不同地點的貴賓室在服務和設施上均有分別, 請瀏覽 <https://www.plazapremiumlounge.com> 了解更多。
- 銀行保留隨時更改、暫停或取消上述貴賓室禮遇之權利, 而毋須另行通知。如有任何爭議, 銀行保留最終決定權。
- 銀行不會對環亞機場貴賓室的貨品、服務或資料之質素和供應作出任何陳述或保證, 亦不會就環亞機場貴賓室的貨品、服務或資料所引起或與有關的事宜負上任何責任。如有任何查詢、申訴或投訴, 應直接向環亞機場貴賓室提出。

- 銀行及環亞機場貴賓室保留權利可以不時刪除、取代、增補或修改任何本推廣優惠之條款及細則而毋須作事先通知。銀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。如有任何爭議，銀行保留最終決定權。
- 銀行具唯一及絕對酌情權決定合資格信用卡之有效性及 / 或會員享有推廣優惠的資格。
- 合資格信用卡須受銀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 <http://www.cncbinternational.com>。
- 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。
- 本條款及細則須受香港特別行政區法律管轄，及受有關規定監管。
- 條款及細則之內容。如有差歧，一概以英文版為準。