

**China CITIC Bank International Limited (“CNCBI” or “Bank”)
CITICdiamond Complimentary Airport Lounge Service**

From 1 Jan 2026 until 31 Dec 2026 (both dates inclusive, the “Valid Period”), the CITICdiamond customer can enjoy 2 times of complimentary Plaza Premium Lounge access within the Valid Period.

Terms and Conditions of Complimentary Airport Lounge Service

- (1) Complimentary airport lounge service is only applicable to CITICdiamond customer who is a principal card member of a CNCBI CITICdiamond UnionPay Dual Currency Credit Card (“Customer”). Customer can enjoy 2 times of complimentary Plaza Premium Lounge access within the Valid Period. The complimentary access can be shared to an accompanying guest.
- (2) Other accompanying guest can enjoy Plaza Premium Lounge service with 30% discount off on walk-in price of the day. No limit on the number of accompanying guests. The discount offered and charged by Plaza Premium Lounge at the point of sale.
- (3) To enjoy the complimentary access to Plaza Premium Lounge, customer is required to present a valid CNCBI CITICdiamond UnionPay Dual Currency Credit Card, the boarding pass on the day or the following day. Services and facilities may differ by location, please visit Plaza Premium Lounge’s web site for Plaza Premium Lounge global locations.
- (4) Customer is required to maintain his/her CITICdiamond customer status and a Total Asset of HK\$4,000,000 or equivalent at CNCBI during the month of using Plaza Premium Lounge service. If the customer is found ineligible, the Bank reserves the right to charge HK\$380 per access for using Plaza Premium Lounge service.
- (5) The Bank shall not be liable for any matters arising or in connection with the Plaza Premium Lounge service provided by Plaza Premium Lounge. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the services provided by Plaza Premium Lounge. Any enquiry, claim or complaint should be directed to Plaza Premium Lounge.
- (6) The Bank and Plaza Premium Lounge reserve the right to alter, suspend, cancel, or terminate the above complimentary access and amend its related terms and conditions, all or part at any time without prior notice, and shall not bear any responsibility for any costs, expenses, losses or liabilities incurred. In the event of disputes, the decision of PPL and the Bank on all matters shall be final and conclusive.
- (7) The use of the CNCBI CITICdiamond UnionPay Dual Currency Credit Card is subject to the relevant CNCBI Card member Agreement and relevant terms and conditions of all applicable prevailing promotions offered by the Bank. For details, please refer to www.cncbinternational.com.

- (8) Except as otherwise expressly stated in these Promotional Terms and Conditions, no one other than a party to these Promotional Terms and Conditions may enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Promotional Terms and Conditions entitles any third party to enforce any term of these Promotional Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, the parties reserve the right to vary that term of any other term of these Promotional 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) If there is any discrepancy between the English and Chinese versions of this Terms and Conditions, the English version shall prevail.