

**Terms and Conditions for “Cash Rebate” Rewards Program:**

1. This Cash Rebate Rewards Program is only applicable to Multi-Currency Debit Card (“Card”) issued by China CITIC Bank International Limited (“the Bank”). The Bank has sole discretion to set, vary, suspend or withdraw any cash rebate arrangements from time to time, including the following matters:

- (a) any minimum and/or maximum amount of cash rebate which may be earned;
- (b) the types of transactions eligible for earning cash rebate;
- (c) the rate of cash rebate (including the different rates applicable to different transaction types);
- (d) any minimum and/or maximum limit on the transaction amount for earning cash rebate;
- (e) how and when and the currency in which cash rebate will be paid;
- (f) the channel through which a transaction must be effected in order to be eligible for earning cash rebate;
- (g) the circumstances under which any cash rebate paid to the Cardmember is to be subsequently reversed, canceled or identified as ineligible and the Bank’s right to deduct such cash rebate from the Cardmember’s Card linked account (“Account”) account; and
- (h) any other details relating to earning or paying cash rebate.

2. The Bank has the right not to pay any cash rebate and the right to debit from the Account any cash rebate paid to the Cardmember if, in the Bank’s reasonable opinion, there is fraud or abuse relating to the earning or using of cash rebate. Such fraud or abuse may include obtaining refund of a transaction amount by any means after earning the cash rebate for that transaction.

3. The Bank has the right to cancel any unused cash rebate upon the cancelation of the Cardmember’s Card.

4. The Bank has the right not to offer cash rebate if the Account is restricted or conditions have been imposed for accessing the Account.

5. For the avoidance of doubt, transactions which shall not be considered as Eligible Transactions include, but not limited to, purchase of casino chips, annual fees, finance charges, other banking service charges, payment made via ATM/ online banking and any unposted / cancelled / refunded / invalid transactions.

6. The Bank determines the eligibility of transactions based on merchant codes issued by the relevant card association from time to time. Since the codes are managed by the card association, the Bank is not liable for their accuracy or categorization of transaction merchant types. The Bank's decision on a transaction's eligibility for the cash rebate is final and conclusive.
7. The Bank has the right to determine the currency in which cash rebate will be paid. The Bank will try to pay the Cardmember the cash rebate in the same currency as the one in which the transaction was settled, where feasible.
8. If the Bank decides to pay the cash rebate in a currency that is different from the currency that was used to settle the transaction, the cash rebate amount will be calculated at the exchange rate determined by the Bank with reference to the rate set by the relevant card association.
9. The cash rebate amount will be rounded to the nearest cent.
10. The Cardmember will not be entitled to cash rebate if the Cardmember closes the Account or the Card is canceled before the cash rebate is credited to the Cardmember's Account.
11. The Bank reserves the right to delete, replace, supplement or amend these Promotional Terms & Conditions at any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
12. In case of any matter of any disputes arising out of or in connection with this promotion offer, the decision of the Bank shall be final and binding.
13. 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.
14. 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 of or in connection therewith shall be referred to the courts of Hong Kong SAR.
15. 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.