

CITICdiamond 客戶之中信銀行(國際)多幣扣賬卡額外現金回贈（「推廣」）之條款及細則：

1. 推廣之推廣期由 2026 年 10 月 26 日至 2027 年 1 月 31 日（包括首尾兩日）（「**推廣期**」）。
2. 推廣只適用於持有中信銀行(國際)有限公司（「**本行**」）發出之中信銀行(國際)多幣扣賬卡（「**扣賬卡**」）之 CITICdiamond 客戶（「**合資格客戶**」）。
3. 合資格客戶須於 2027 年 1 月 31 日當天維持 HK\$4,000,000 或以上等值之總結存（定義見於條款 4），可於推廣期內憑扣賬卡所作之港元結算之本地零售簽賬（「**本地簽賬**」）（定義見於條款 5b）及以日圓、人民幣、歐元、澳元、英鎊及以其他貨幣(美元、加元、紐元及新加坡元除外)轉換成港元結算之海外零售簽賬（「**指定外幣簽賬**」）（定義見於條款 5b）獲贈額外 0.3%現金回贈（「**額外回贈**」）。

例子：

CITICdiamond 客戶	2027 年 1 月 31 日當天總結存	累積之本地簽賬及指定外幣簽賬	現行現金回贈	額外回贈	推廣期內之總回贈
甲	HK\$10,000,000	本地簽賬： HK\$250,000 以其他貨幣轉換成港元結算之零售簽賬： HK\$100,000 合共： HK\$350,000	HK\$700	HK\$1,000 （已達最高額外回贈金額）	HK\$1,700
		EUR35,000	EUR70	EUR100 （已達最高額外回贈金額）	EUR170
乙	HK\$4,000,000	本地簽賬： HK\$5,888	HK\$11.77	HK\$17.66	HK\$29.43
		JPY100,000	JPY200	JPY300	JPY500
		SGD5,000	SGD10	非指定外幣簽賬	SGD10
丙	HK\$2,000,000	GBP2,000	GBP4	不合資格	GBP4
		AUD100	AUD0.2	不合資格	AUD0.2

4. 「總結存」包括合資格客戶以其個人名義開立及以其聯名名義開立（作為基本戶口持有人）之存款、投資戶口結存，及經由本行分銷之人壽保險計劃之已繳累積保費。存款必須為合資格客戶新存入且非從本行任何戶口（不論該戶口是否由合資格客戶持有）轉賬而來的資金。

5. 本地簽賬及指定外幣簽賬之定義：

a. 現行 0.2%現金回贈獎賞計劃

為免生疑，不認可之交易包括及不限於賭場籌碼兌換、年費、財務費用、銀行徵收之 其他費用、經自動櫃員機 / 網上銀行之繳費及任何未過賬/ 取消/ 退款/ 無效之交易。有關現行之現金回贈獎賞計劃之條款及細則，請瀏覽 www.cncbinternational.com/debit-card/tc/tnc_cash_rebate.pdf。

b. 本地簽賬及指定外幣簽賬

本地簽賬及指定外幣簽賬包括已誌賬之本地及海外零售簽賬及網上消費。為免生疑，本地簽賬及指定外幣簽賬不包括自動轉賬、八達通增值款項、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/ 無效之交易及本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，本行將有最終決定權。若有任何被證實為不合資格之交易，本行保留權利於合資格客戶賬戶內扣除相等於推廣的額外回贈之權利。

6. 額外回贈金額將調整至最接近的仙位。

7. 每位合資格客戶於整個推廣期內可獲享之最高額外回贈金額，分別列於以下表一：

表一：

貨幣	每種相關貨幣之最高額外回贈金額
歐元 (EUR)/英鎊 (GBP)	100
澳元 (AUD)	200
港幣 (HKD)/人民幣 (CNY)	1,000
日圓 (JPY)	20,000

8. 額外回贈將根據符合資格獲取額外回贈之合資格客戶（「額外回贈合資格客戶」）所作之本地簽賬及指定外幣簽賬之相應貨幣，於 2027 年 4 月 30 日或之前存入額外回贈合資格客戶的綜合貨幣結單戶口之相應貨幣賬戶內，並顯示於相關月結單上。額外回贈合資格客戶之 CITICdiamond 身份、有

關之綜合貨幣結單戶口及扣賬卡賬戶於存入額外回贈時需為仍然有效及狀況良好，否則銀行保留撤回額外回贈之權利而毋須事先通知。

9. 額外回贈**不得轉讓、更改、退換或兌換現金**。合資格客戶可同時獲享推廣之額外回贈及現行之現金回贈獎賞計劃之現金回贈。
10. 於獲享額外回贈後，如用作計算額外回贈之有關交易被取消，本行有權直接於有關綜合貨幣結單戶口內扣除與額外回贈同等價值之金額而不另行通知。
11. 額外回贈合資格客戶如有任何欺詐或濫用成份，本行將會取消該額外回贈合資格客戶獲享額外回贈的資格及其扣賬卡。本行將保留權利撤回有關之額外回贈而不另行通知。
12. 扣賬卡之使用須受本行有關扣賬卡會員協議合約及所有其他現行適用之推廣活動之有關條款及細則所約束，詳情請參考本行網頁。
13. 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。
14. 本行保留權利可以取消或刪除、取代、增補或修改任何推廣條款及細則而毋須作事先通知。如有任何爭議，本行保留最終決定權。
15. 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。
16. 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。

若閣下日後不欲收取銀行發出的任何宣傳或推廣資料，閣下可隨時致電（852）2287 6767 或於 www.cncbinternational.com/contact-us/tc/ 提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，銀行職員將致電閣下確認以作安排。

CITICdiamond 客户之中信银行(国际)多币借记卡额外现金回赠（「推广」）之条款及细则：

1. 推广之推广期由 2026 年 10 月 26 日至 2027 年 1 月 31 日（包括首尾两日）（「推广期」）。
2. 推广只适用于持有中信银行(国际)有限公司（「本行」）发出之中信银行(国际)多币借记卡（「借记卡」）之 CITICdiamond 客户（「合资格客户」）。
3. 合资格客户须于 2027 年 1 月 31 日当天维持 HK\$4,000,000 或以上等值之总结存（定义见于条款 4），可于推广期内凭借借记卡所作之港元结算之本地零售签账（「本地签账」）（定义见于条款 5b）及以日圆、人民币、欧元、澳元、英镑及以其他货币(美元、加元、纽元及新加坡元除外)转换成港元结算之海外零售签账（「指定外币签账」）（定义见于条款 5b）获赠额外 0.3% 现金回赠（「额外回赠」）。

例子：

CITICdiamond 客户	2027 年 1 月 31 日当天总结存	累积之本地签账及指定外币签账	现行现金回赠	额外回赠	推广期之内之总回赠
甲	HK\$10,000,000	本地签账： HK\$250,000 以其他货币转换成港元结算之零售签账： HK\$100,000 合共： HK\$350,000	HK\$700	HK\$1,000 （已达最高额外回赠金额）	HK\$1,700
		EUR35,000	EUR70	EUR100 （已达最高额外回赠金额）	EUR170
乙	HK\$4,000,000	本地签账： HK\$5,888	HK\$11.77	HK\$17.66	HK\$29.43
		JPY100,000	JPY200	JPY300	JPY500
		SGD5,000	SGD10	非指定外币签账	SGD10
丙	HK\$2,000,000	GBP2,000	GBP4	不合格	GBP4
		AUD100	AUD0.2	不合格	AUD0.2

4. 「总结存」包括合格客户以其个人名义开立及以其联名名义开立（作为基本户口持有人）之存款、投资户口结存，及经由本行分销之人寿保险计划之已缴累积保费。存款必须为合格客户新存入且非从本行任何户口（不论该户口是否由合格客户持有）转账而来的资金。

5. 本地签账及指定外币签账之定义：

a. 现行 0.2% 现金回赠奖赏计划

为免生疑，不认可之交易包括及不限于赌场筹码兑换、年费、财务费用、银行征收之 其他费用、经自动柜员机 / 网上银行之缴费及任何未过账/ 取消/ 退款/ 无效之交易。有关现行之现金回赠奖赏计划之条款及细则，请浏览 www.cncbinternational.com/debit-card/sc/tnc_cash_rebate.pdf。

b. 本地签账及指定外币签账

本地签账及指定外币签账包括已志账之本地及海外零售签账及网上消费。为免生疑，本地签账及指定外币签账不包括自动转账、八达通增值款项、手续费及其他费用及收费、任何基金/ 月供投资计划供款、保险费用、所有缴付予税务局的款项、赌场筹码兑换及于赌场内作之交易、年费、财务费用、以应用程序/ 电子转账平台的转账及商户交易/ 电子货币包增值之交易（包括但不限于透过个人对个人(P2P) 支付或转账服务）及本行不时新增定义之电子交易、银行征收之其他服务费用、任何未志账/ 被取消/ 已退款/ 无效之交易及本行不时指定的任何其他类型的交易，并受制于银行（具唯一及绝对酌情权）核实及确认为合格。

如有任何争议，本行将有最终决定权。若有任何被证实为不合格之交易，本行保留权利于合格客户账户内扣除相等于推广的额外回赠之权利。

6. 额外回赠金额将调整至最接近的仙位。
7. 每位合格客户于整个推广期内可获享之最高额外回赠金额，分别列于以下表一：

表一：

货币	每种相关货币之最高额外回赠金额
欧元 (EUR)/英镑 (GBP)	100
澳元 (AUD)	200
港币 (HKD)/人民币 (CNY)	1,000
日圆 (JPY)	20,000

8. 额外回赠将根据符合资格获取额外回赠之合格客户（「**额外回赠合格客户**」）所作之本地签账及指定外币签账之相应货币，于 **2027 年 4 月 30 日或之前**存入额外回赠合格客户的综合货币结单户口之相应货币账户内，并显示于相关月结单上。**额外回赠合格客户之 CITICdiamond 身份、有**

关之综合货币结单户口及借记卡账户于存入额外回赠时需为仍然有效及状况良好，否则银行保留撤回额外回赠之权利而毋须事先通知。

9. 额外回赠**不得转让、更改、退换或兑换现金**。合资格客户可同时获享推广之额外回赠及现行之现金回赠奖赏计划之现金回赠。。
10. 于获享额外回赠后，如用作计算额外回赠之有关交易被取消，本行有权直接于有关综合货币结单户口内扣除与额外回赠同等价值之金额而不另行通知。
11. 额外回赠合资格客户如有任何欺诈或滥用成份，本行将会取消该额外回赠合资格客户获享额外回赠的资格及其借记卡。本行将保留权利撤回有关之额外回赠而不另行通知。
12. 借记卡之使用须受本行有关借记卡会员协议合约及所有其他现行适用之推广活动之有关条款及细则所约束，详情请参考本行网页。
13. 除本条款及细则另有明文订明外，本条款及细则订约方以外的任何人士概不可按照《合约（第三者权利）条例》（香港法例第 623 章）的规定强制执行本条款及细则的条款或享有其利益。倘本条款及细则的任何条文明确赋予任何第三方权力根据《合约（第三者权利）条例》执行本条款及细则任何条款，则条款及细则订约方保留权利可在毋须该第三方同意的情况下修改该条款或本条款及细则的任何其他条款。
14. 本行保留权利可以取消或删除、取代、增补或修改任何推广条款及细则而毋须作事先通知。如有任何争议，本行保留最终决定权。
15. 本条款及细则根据香港特别行政区的香港法律管辖和诠释，如引起任何争议，或者与其有关之任何争议均应提交由香港特别行政区法院处理。
16. 倘若本条款及细则之中、英文版本有任何歧异，概以英文版本为准。

若阁下日后不欲收取银行发出的任何宣传或推广资料，阁下可随时致电（852）2287 6767 或于 www.cncbinternational.com/contact-us/tc/ 提出有关要求，并毋须缴付任何费用。如经网上提出有关要求，银行职员将致电阁下确认以作安排。

Terms and Conditions for CITICdiamond Customers Extra Cash Rebate for China CITIC Bank International Multi-Currency Debit Card ("Promotion")

1. The promotion period for this Promotion is from October 26, 2026 to January 31, 2027 (both dates inclusive) (the "**Promotion Period**").
2. The Promotion is only applicable to CITICdiamond customers who hold a China CITIC Bank International Multi-Currency Debit Card ("**Debit Card**") issued by China CITIC Bank International Limited (the "**Bank**") ("**Eligible Customers**").
3. Eligible Customers who maintain a Total Balance (as defined in Clause 4) of HK\$4,000,000 or above (or its equivalent) as of January 31, 2027, can enjoy an extra 0.3% cash rebate ("**Extra Rebate**") on local retail transactions (as defined in Clause 5b) settled in Hong Kong Dollar (HKD) ("**Local Transactions**") and overseas retail transactions (as defined in Clause 5b) settled in Japanese YEN (JPY), Renminbi (RMB), Euro (EUR), Australian Dollar (AUD), British Pounds (GBP), and settled in HKD by converting from other currencies (except USD, CAD, NZD, and SGD) ("**Designated FX Transactions**") made with the Debit Card during the Promotion Period.

Example:

CITICdiamond Customer	Total Balance as at 31 Jan 2027	Accumulated amount of Local and Designated FX Transactions	Prevailing Cash Rebate	Extra Rebate	Total Rebate during the Promotion Period
A	HK\$10,000,000	Local Transactions: HK\$250,000 other currencies converted to HKD as settlement: HK\$100,000 Total: HK\$350,000	HK\$700	HK\$1,000 (Already reached max rebate amount)	HK\$1,700
		EUR35,000	EUR70	EUR100 (Already reached max)	EUR170

				rebate amount)	
B	HK\$4,000,000	Local Transactions: HK\$5,888	HK\$11.77	HK\$17.66	HK\$29.43
		JPY100,000	JPY200	JPY300	JPY500
		SGD5,000	SGD10	Non- Designated FX Transactions	SGD10
C	HK\$2,000,000	GBP2,000	GBP4	Ineligible	GBP4
		AUD100	AUD0.2	Ineligible	AUD0.2

4. **“Total Balance”** includes deposits and investments balance of customer’s all sole name accounts and all joint-name accounts (in which the customer is the primary account holder), as well as the accumulated premiums paid for the life insurance plans distributed by the Bank. Deposits must be funds which are newly placed by a customer and not transferred from any account with the Bank (regardless of whether such account is held by the customer or not).
5. Definition of Local Transactions and Designated FX Transactions:
 - a. Prevailing 0.2% Cash Rebate Rewards Program

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 make via ATM/ online banking and any unposted / cancelled / refunded / invalid transactions. For the terms and conditions of the prevailing Cash Rebate Reward Scheme, please visit www.cncbinternational.com/debit-card/en/tnc_cash_rebate.pdf.

- b. Local Transactions and Designated FX Transactions

Local Transactions and Designated FX Transactions include posted local and overseas retail transactions, online transactions and the monthly repayment amount of merchant instalment plan. For the avoidance of doubt, Local Transactions and Designated FX Transactions do not include any transactions made via WeChat Pay HK, AlipayHK and PayMe, autopay, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, 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 eligible 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 Eligible Customers. 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 Extra Rebate of the Promotion from the Eligible Customer's account.

6. The Extra Rebate amount will be rounded to the nearest cent.
7. The maximum Extra Rebate amount that each Eligible Customer can enjoy during the entire Promotion Period is listed respectively in Table 1 below:

Table 1:

Currency	Maximum Extra Rebate Amount of each corresponding currency
EUR/GBP	100
AUD	200
HKD / CNY	1,000
JPY	20,000

8. The Extra Rebate will be credited to the corresponding currency account that the Eligible Customer used to make the Local Transactions and / or Designated FX Transactions **on or before 30 April 2027**, based on the corresponding designated currency(ies) of the Local Transactions and/or Designated FX Transactions made by the Eligible Customer who qualifies for the Extra Rebate ("**Extra Rebate Eligible Customer**"), and will be shown on the relevant monthly statement. The Extra Rebate Eligible Customer's CITIC*diamond* status, the relevant Debit Card account must remain valid and in good standing at the time the Extra Reward is credited. Otherwise, the Bank has the right to forfeit the Reward without any prior notice.
9. Where the Extra Rebate under the Promotion has been credited to the Debit Card account and there is a subsequent reversal of any transaction(s) in respect of which the Extra Rebate was awarded, the Bank has the right to deduct the equivalent value of the Extra Rebate directly from the Multi-currencies Statement Account linked with the Debit Card without prior notice.

10. The Extra Rebate cannot be transferred, altered, exchanged, or redeemed for cash. Eligible Customers can enjoy both the Extra Rebate of this Promotion and the cash rebate under the prevailing Cash Rebate Reward Scheme simultaneously.
11. Fraud and abuse will result in forfeiture of the Extra Rebate Eligible Customer's eligibility to the Extra Rebate under the Promotion as well as cancellation of the Extra Rebate Eligible Customer's Debit Card. The Bank further reserves the right to deduct the relevant amount of the Reward offered under the Promotion directly from the Multi-currencies Statement Account linked with the Debit Card without prior notice.
12. The use of the Debit Card is subject to the relevant CNCBI Multi-Currency Debit Cardmember Agreement and relevant terms and conditions of all other applicable prevailing promotions offered by the Bank. For details, please refer to the Bank's website.
13. 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.
14. The Bank reserves the right to cancel the Promotion or delete, replace, supplement or amend any of these Promotion terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
15. 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.
16. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at www.cncbinternational.com/contact-us/en/. The Bank's staff will call you to confirm the arrangement if you submit such request online.