

Terms and Conditions of CNCBI Credit Card Super Summer Reward (the “Super Summer Reward”)

- The promotion period of the Super Summer Reward is from 1 July 2024 to 31 October 2024 (both dates inclusive) (the “**Promotion Period**”).
- The Super Summer Reward is only applicable to the principal and supplementary cardmember (the “**Eligible Cardmember**”) of the following designated CNCBI Credit Cards (the “**Eligible Credit Cards**”) issued by China CITIC Bank International Limited (the “**Bank**”):
 - CNCBI Jewel World Elite Mastercard® Card
 - CNCBI Jewel World Mastercard® Card
 - CNCBI Motion Credit Card
 - CNCBI Motion Credit Card (*virtual*)
- During the Promotion Period, Eligible Cardmember who makes Eligible Foreign Currency Spending (as defined in Clause 4 below) with the Eligible Credit Card can enjoy the following extra Cash Rebate (the “**Extra Cash Rebate**”) with no limit on the Extra Cash Rebate amount:

Eligible Credit Card	Cash Rebate Ratio on Eligible Foreign Currency Spending
CNCBI Jewel World Elite Mastercard® Card	Extra 2% Cash Rebate
CNCBI Jewel World Mastercard® Card	Extra 1% Cash Rebate
CNCBI Motion Credit Card	
CNCBI Motion Credit Card (<i>virtual</i>)	

Including the basic 0.5% Cash Rebate offered under the “Cash Rebate Rewards Program” and the “CNCBI Jewel World Elite Mastercard and CNCBI Jewel World Elite Mastercard 0.5% Cash Rebate Rewards Program” (“**Basic Cash Rebate**”), the Eligible Cardmember can enjoy up to 2.5% Cash Rebate with CNCBI Jewel World Elite Mastercard® Card; up to 1.5% Cash Rebate with CNCBI Jewel World Mastercard® Card, CNCBI Motion Credit Card, CNCBI Motion Credit Card (*virtual*) from Eligible Foreign Currency Spending.

- Eligible Foreign Currency Spending includes retail transactions settled in any currencies other than Hong Kong Dollars (based on the currency posted on the credit card monthly statement) with official payment records. The Bank has no obligation to clarify the eligibility of a spending before the Eligible Cardmember conducts the transaction. The Bank’s decision on the eligibility of a spending shall be final and conclusive.
- For the avoidance of doubt, transactions which shall not be considered as Eligible Spending include, but not limited to e-wallets (including but not limited to WeChat Pay, Alipay, PayMe, FPS transactions), auto payment, ATM/ online payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, 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, any unposted/cancelled/ refunded/ invalid/ unauthorized 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 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 Extra Cash Rebate from the Eligible Cardmember’s account without prior notice.
- Eligible Cardmember cannot enjoy the Super Summer Reward in conjunction with “CNCBI Jewel World Elite Mastercard Card 2.5% Cash Rebate Rewards Program” / “CNCBI Jewel World Mastercard 1.5% Cash Rebate Rewards Program” / “CNCBI Motion Credit Card 6% Cash Rebate on Dining and Online Spending Year-round Program” (the “**Year-round Cash Rebate Offer**”) with the same Eligible Foreign Currency Spending. If the Eligible Foreign Currency Spending is also eligible to extra Cash Rebate under the Year-round Cash Rebate Offer (i.e. within the maximum monthly cash rebate amount of the Year-round Cash Rebate Offer), such Eligible Foreign Currency Spending will be rewarded under the Year-round Cash Rebate Offer and will not be rewarded under the Super Summer Reward. The Eligible Foreign Currency Spending exceeded the maximum monthly cash rebate amount of the Year-round Cash Rebate Offer will be rewarded under the Super Summer Reward.
- All Eligible Foreign Currency Spending will be counted on the respective transaction dates and must be successfully posted on or before 31 October 2024.
- The Bank will base on the total Eligible Foreign Currency Spending in Hong Kong Dollars after conversion (as shown on the credit card monthly statement) to determine the Eligible Cardmember’s entitlement to the Extra Cash Rebate and calculate the Extra Cash Rebate amount that each Eligible Cardmember entitled. Shall the Eligible Cardmember

- hold more than one Eligible Credit Card, the Eligible Foreign Currency Spending made by each Eligible Credit Card will be counted separately.
9. The Extra Cash Rebate will be credited to the respective Eligible Credit Card account on or before 28 February 2025 and will be shown on the credit card monthly statement.
 10. No part of the Super Summer Reward is transferable, returnable or redeemable for cash. The Extra Cash Rebate received under this Super Summer Reward can only be used to offset future retail purchase transactions and cannot be used to settle any outstanding statement balance.
 11. The Bank reserves the right to determine Eligible Cardmember's entitlement to the Extra Cash Rebate. The relevant Eligible Credit Card account(s) must remain valid and in good standing at the time that the Extra Cash Rebate is rewarded. Otherwise the Bank has the right to forfeit the Extra Cash Rebate without any prior notice.
 12. If the relevant Eligible Credit Card account is voluntarily or involuntarily closed, the Extra Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure.
 13. Eligible Cardmember is required to keep the Eligible Credit Card records of the Eligible Foreign Currency Spending in respect of the Super Summer Reward. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Eligible Cardmember to submit the original sales slips/official payment records and/or such further documents or evidence (the "**Purchase Records**") as may be required for inspections. All Purchase Records submitted to the Bank will be retained by the Bank and will not be returned to the Eligible Cardmember.
 14. Fraud and abuse will result in forfeiture of the Eligible Cardmember's eligibility to the Extra Cash Rebate under this Super Summer Reward as well as cancellation of the Eligible Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Extra Cash Rebate offered under this Super Summer Reward directly from the Eligible Credit Cards without prior notice.
 15. The use of the Eligible Credit Cards is subject to the relevant Credit 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.
 16. 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.
 17. The Bank reserves the right to cancel the Super Summer Reward or delete, replace, supplement or amend any of these Terms and Conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
 18. 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.
 19. The full terms and conditions of Basic Cash Rebate and Year-round Cash Rebate Offer are at below links:
 - [Terms and Conditions for "Cash Rebate" Rewards Program](https://www.cncbinternational.com/promotion/201111/rewards-programs/en/tnc_cash_rebate.pdf)
[https://www.cncbinternational.com/promotion/201111/rewards-programs/en/tnc_cash_rebate.pdf]
 - [Terms and Conditions for CNCBI Jewel World Elite Mastercard and CNCBI Jewel World Elite Mastercard 0.5% Cash Rebate Rewards Program](https://www.cncbinternational.com/document/personal/credit-cards/en/world_elite_basic_cash_rebate_tnc_en.pdf)
[https://www.cncbinternational.com/document/personal/credit-cards/en/world_elite_basic_cash_rebate_tnc_en.pdf]
 - [Terms and Conditions for CNCBI Jewel World Elite Mastercard Card 2.5% Cash Rebate Rewards Program](https://www.cncbinternational.com/document/personal/credit-cards/worldelite2_tnc_en.pdf)
[https://www.cncbinternational.com/document/personal/credit-cards/worldelite2_tnc_en.pdf]
 - [Terms and Conditions for CNCBI Jewel World Mastercard 1.5% Cash Rebate Rewards Program](https://www.cncbinternational.com/document/personal/credit-cards/world1_tnc_en.pdf)
[https://www.cncbinternational.com/document/personal/credit-cards/world1_tnc_en.pdf]
 - [Terms and Conditions of 6% Cash Rebate on Dining and Online Spending Year-round Program](https://www.cncbinternational.com/document/personal/motion_credit_card/en/motion_cardcyp_tnc_en.pdf)
[https://www.cncbinternational.com/document/personal/motion_credit_card/en/motion_cardcyp_tnc_en.pdf]
 20. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.