

限時額外迎新禮遇（「額外迎新禮遇」）之條款及細則

1. 推廣期為由 **2026 年 10 月 5 日至 2026 年 10 月 31 日**（包括首尾兩天）（「**推廣期**」）。
2. 合資格客戶（「**合資格客戶**」）須符合以下所有條件方可享額外迎新禮遇 **HK\$1,000 現金回贈**（「**現金回贈**」）：
 - i. 於推廣期內經指定 <https://www.cncbinternational.com/personal/promotions/credit-card/tc/index.html?SOURCE=DSDR2> 連結成功申請信銀國際大灣區雙幣信用卡主卡（「合資格信用卡」）；及
 - ii. 現時並未持有及於合資格信用卡批核月起計之過去 **12 個月**內沒有取消任何由中信銀行(國際)有限公司（「**銀行**」）發行之信銀國際信用卡主卡；及
 - iii. 於 **2026 年 12 月 31 日**或之前獲銀行批核合資格信用卡申請；及
 - iv. 於合資格信用卡批核日起計 **60 日**內憑合資格信用卡作合資格簽賬滿 **HK\$100** 或以上（定義見以下條款 3）。
3. 合資格簽賬（「**合資格簽賬**」）必須為已誌賬之交易，包括本地及海外零售簽賬。為免生疑，不認可之交易包括但不限於所有經微信支付/WeChat Pay HK/支付寶/AlipayHK/PayMe/的交易、「商戶分期計劃」每月供款、自動櫃員機/網上銀行繳付帳項的金額、「八達通自動增值」款項、結餘轉帳、「套現分期計劃」、「Dollar\$mart 私人分期貸款」、「\$mart Plus 分期貸款之還款額」、「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」的任何還供款款額、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/電子轉帳平臺的轉帳及商戶交易/電子錢包增值之交易（包括但不限於透過個人對個人(P2P)支付或轉帳服務）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、任何未志賬/被取消/已退款/無效/未授權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。
4. 現金回贈將於 **2027 年 4 月 30 日或之前**存入合資格信用卡戶口內並顯示於月結單上。
5. 現金回贈金額只可作扣除合資格信用卡賬戶之新零售簽賬而不可用作抵銷任何現行尚欠帳項，亦不可轉讓他人或兌換現金。
6. 銀行保留給予合資格客戶額外迎新禮遇之權利。有關之合資格信用卡戶口必須於安排現金回贈時仍為有效及信用狀況良好，否則銀行有權取消安排現金回贈而毋須事先通知。
7. 每位合資格客戶於推廣期內只可享有現金回贈一次。
8. 除特別注明外，此額外迎新禮遇只適用於直接於銀行網站、分行或 inMotion 申請。額外迎新禮遇不適用於第三方網站申請亦不可與其他申請優惠同時享用。
9. 可享額外迎新禮遇之資格須獲銀行（具唯一及絕對酌情權）核實及確認。
10. 合資格客戶如有任何欺詐或濫用成分，銀行將會取消該合資格客戶獲享額外迎新禮遇之資格及其合資格信用卡。銀行保留權利直接從合資格客戶的合資格信用卡戶口扣除相等於現金回贈的總金額，而毋須事先通知。
11. 合資格信用卡的使用須受相關信用卡會員合約及 / 或信用卡會員協議及其他適用之推廣條款及細則約束。詳情請瀏覽銀行網頁。
12. 銀行保留權利可以取消或刪除、取代、增補或修改任何專屬迎新禮遇之條款及細則而毋須事先通知。如有任何爭議，銀行將有最終決定權並對合資格客戶具有約束力。
13. 除此等條款及細則另有明文訂明外，此等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）的規定強制執行此等條款及細則的條款或享有其利益。倘此等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》執行此等條款及細則任何條款，則協議訂約方保留權利可在毋須該第三方同意的情况下修改該條款或此等條款及細則任何其他條款。
14. 此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。
15. 此條款及細則之中、英文版本如有不同，一概以英文版本為準。

若閣下日後不欲收取本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 <https://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，本行職員將致電閣下確認以作安排。

限时额外迎新礼遇（「额外迎新礼遇」）之条款及细则

1. 推广期为由 **2026 年 10 月 5 日至 2026 年 10 月 31 日**（包括首尾两天）（「推广期」）。
2. 合资格客户（「合资格客户」）须符合以下所有条件方可享额外迎新礼遇 **HK\$1,000 现金回赠**（「现金回赠」）：
 - i. 于推广期内经指定连结 <https://www.cncbinternational.com/personal/promotions/credit-card/sc/index.html?SOURCE=DSDR2> 成功申请信银国际大湾区双币信用卡主卡（「合资格信用卡」）；及
 - ii. 现时并未持有及于合资格信用卡批核月起计之过去 **12 个月**内没有取消任何由中信银行(国际)有限公司（「银行」）发行之信银国际信用卡主卡；及
 - iii. 于 **2026 年 12 月 31 日**或之前获银行批核合资格信用卡申请；及
 - iv. 于合资格信用卡批核日起计 **60 日**内凭合资格信用卡作任何合资格签账满 **HK\$100 或以上**（定义见以下条款 3）。
3. 合资格签账（「合资格签账」）必须为已志账之交易，包括本地及海外零售签账。为免生疑，不认可之交易包括但不限于所有经微信支付/WeChat Pay HK/支付宝/AlipayHK/PayMe/的交易、「商户分期计划」每月供款、自动柜员机/网上银行缴付账项的金额、「八达通自动增值」款项、结余转账、「套现分期计划」、「Dollar\$mart 私人分期贷款」、「\$mart Plus 分期贷款之还款额」、「几时都分期」之每月供款、「月结单都分期」、「任何账单都分期」及「几时都分期交税」的任何还供款款额、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/电子钱包增值之交易（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/未授权之交易及银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）核实及确认为合资格。如有任何争议，银行将有最终决定权。
4. 现金回赠将于 **2027 年 4 月 30 日或之前**存入合资格信用卡户口内并显示于月结单上。
5. 现金回赠金额只可作扣除合资格信用卡账户之新零售签账而不可用作抵销任何现行尚欠账项，亦不可转让他人或兑换现金。
6. 银行保留给予合资格客户额外迎新礼遇之权利。有关之合资格信用卡户口必须于安排现金回赠时仍为有效及信用状况良好，否则银行有权取消安排现金回赠而毋须事先通知。
7. 每位合资格客户于推广期内只可享有现金回赠一次。
8. 除特别注明外，此额外迎新礼遇只适用于直接于银行网站、分行或 inMotion 申请。额外迎新礼遇不适用于第三方网站申请亦不可与其他申请优惠同时享用。
9. 可享额外迎新礼遇之资格须获银行（具唯一及绝对酌情权）核实及确认。
10. 合资格客户如有任何欺诈或滥用成分，银行将会取消该合资格客户获享额外迎新礼遇之资格及其合资格信用卡。银行保留权利直接从合资格客户的合资格信用卡户口扣除相等于现金回赠的总金额，而毋须事先通知。
11. 合资格信用卡的使用须受相关信用卡会员合约及 / 或信用卡会员协议及其他适用之推广条款及细则约束。详情请浏览银行网页。
12. 银行保留权利可以取消或删除、取代、增补或修改任何专属迎新礼遇之条款及细则而毋须事先通知。如有任何争议，银行将有最终决定权并对合资格客户具有约束力。
13. 除此等条款及细则另有明文订明外，此等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）的规定强制执行此等条款及细则的条款或享有其利益。倘此等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》执行此等条款及细则任何条款，则协议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此等条款及细则任何其他条款。
14. 此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。
15. 此条款及细则之中、英文版本如有不同，一概以英文版本为准。

若阁下日后不欲收取本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 <https://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，本行职员将致电阁下确认以作安排。

Terms and Conditions of Limited Time Extra Welcome Offer (“Extra Welcome Offer”)

1. The promotion period is valid from 5 October 2026 to 31 October 2026 (both dates inclusive)(the “**Promotion Period**”).
2. The Eligible Customers (the “**Eligible Customer(s)**”) can enjoy extra welcome offer of HK\$1,000 Cash Rebate (the “**Cash Rebate**”) by fulfilling all the following requirements:
 - i. successfully apply for a principal card of CNCBI GBA Dual Currency Credit Card (the “**Eligible Card**”) via the designated link <https://www.cncbinternational.com/personal/promotions/credit-card/en/index.html?SOURCE=DSDR2> during the Promotion Period; and
 - ii. do not currently hold and have not cancelled any principal card of CNCBI Credit Card issued by the China CITIC Bank International Limited (the “**Bank**”) in the past 12 months from the month of approval of the Eligible Card; and
 - iii. the Eligible Card application is being approved by the Bank **on or before 31 December 2026**; and
 - iv. make accumulated Eligible Transaction (as defined in Clause 3 below) of HK\$100 or above with the Eligible Card within 60 days from the Eligible Card approval date.
3. Eligible Transactions (“**Eligible Transactions**”) must be posted transactions, including local and overseas retail purchase. For the avoidance of doubt, transactions which shall not be considered as Eligible Transactions include, but not limited to, WeChat Pay/ WeChat Pay HK/ Alipay/ AlipayHK/ PayMe transactions, monthly repayments of Merchant Instalment Plans, 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, 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, transactions 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/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 Eligible Customers.
4. The Cash Rebate will be credited to the Eligible Card account **on or before 30 April 2027** and will be shown on the monthly statement.
5. The Cash Rebate can only be used to offset new retail purchase transactions and cannot be used to settle any outstanding statement balance. No part of the Cash Rebate is transferable and returnable.
6. The Bank reserves the right to determine Eligible Customers’ entitlement to the Extra Welcome Offer. The Eligible Card account must remain valid and in good standing at the time when crediting the Cash Rebate. Otherwise the Bank has the right to forfeit the Cash Rebate without any prior notice.
7. Each Eligible Customer can only enjoy the Cash Rebate once during the Promotion Period.
8. Unless otherwise specified, the Extra Welcome Offer is only applicable to the application submitted through the Bank’s website, branches or inMotion directly. Extra Welcome Offer is not applicable to the application submitted via third party’s website and cannot be enjoyed in conjunction with other application offers.

9. The eligibility of the Extra Welcome Offer is subject to the Bank's (in its sole and absolute discretion) verification and confirmation.
10. Fraud and abuse will result in forfeiture of the Eligible Customer's eligibility to the Extra Welcome Offer as well as cancellation of the Eligible Card. The Bank further reserves the right to deduct the relevant amount of the Cash Rebate directly from the Eligible Customer's Eligible Card account without prior notice.
11. The use of the Eligible Card is subject to the relevant 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.
12. The Bank reserves the right to cancel the Extra Welcome Offer, 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 on Eligible Customers.
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. 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.
15. In the event of any inconsistency 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 <https://www.cncbinternational.com/contact-us/en/>. The Bank's staff will call you to confirm the arrangement if you submit such request online