

## Terms and Conditions of China CITIC Bank International Hong Kong Airlines Mastercard® Airport Lounge Offer (“Airport Lounge Offer”)

1. The promotion period of the Airport Lounge Offer is from 27 February 2025 to 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Airport Lounge Offer is only applicable to the principal and supplementary cardmembers (the “**Cardmembers**”) of China CITIC Bank International Hong Kong Airlines Mastercard (the “**Eligible Credit Card**”) issued by China CITIC Bank International Limited (the “**Bank**”) who have registered the Bank’s i-banking service and downloaded the Bank’s mobile application “inMotion” (the “**inMotion**”).
3. Cardmembers who successfully activate the Eligible Credit Card and make any eligible retail transaction (as defined in clause 5 below) with the Eligible Credit Card during the Promotion Period would be entitled to two complimentary Hong Kong Airlines Airport Lounge “Club Autus” (the “**Lounge**”) Vouchers (the “**Complimentary Vouchers**”). The Complimentary Vouchers will be available at the eligible Cardmember’s inMotion account within 3 working days after completing the requirements above. All Complimentary Vouchers issued are valid till 31 December 2025, regardless of the issuance date.
4. Cardmembers are entitled to redeem extra Lounge vouchers (the “**Redemption Vouchers**”) at a redemption fee of HK\$60 each (the “**Redemption Fee**”) via inMotion during the Promotion Period (the “**Redemption**”) by making accumulated eligible retail transaction (as defined in clause 5 below) of HK\$3,000 or above (the “**Spending Requirement**”) with the Eligible Credit Card from the redemption date until the end of the next calendar month (the “**Spending Period**”) for each Redemption Voucher redeemed. Shall the Cardmember cannot fulfill the Spending Requirement, an administration fee of HK\$300 (the “**Administration Fee**”) will be deducted by the Bank from the Cardmember’s Eligible Credit Card account for each Redemption Voucher redeemed within 3 months after the end of the Spending Period or at the time the Eligible Credit Card is terminated, whichever earlier without prior notice. The Redemption Voucher will be available at the Cardmember’s inMotion account and the Redemption Fee will be deducted from the Eligible Credit Card account within 5 working days after successful redemption. All Redemption Vouchers issued are valid for 6 months from the date of issuance.
5. Eligible retail transactions include posted local and overseas retail transactions, online transactions, the monthly repayment amount of merchant instalment plan, retail transactions incurred by way of mail/phone order(s) (the “**Eligible Retail Transactions**”). For the avoidance of doubt, transactions which shall not be considered as Eligible Retail Transactions include, but not limited to, WeChat Pay/ Alipay/ PayMe/ FPS transactions, ATM/ online bill payment (including but without limitation tax, parking, tolls, rent and utilities 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, 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/ 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 Complimentary Vouchers/Administration Fee (whichever is applicable) from the Cardmember's account.

6. The use of the Complimentary Voucher and Redemption Voucher (collectively the "**Lounge Vouchers**") is subject to the terms and conditions as set by Hong Kong Airlines. Cardmembers who hold the Lounge Vouchers and valid boarding passes for departure flights operated by Hong Kong Airlines (except for codeshare flights) can enjoy a 4-hour lounge service at the Lounge during its operating hours for one time. Lounge address and operating hours are subject to the announcement of Hong Kong Airlines, please refer to Hong Kong Airlines' website for details and the terms and conditions of usage.
7. All Redemptions once submitted cannot be changed, withdrawn or refunded.
8. The Lounge Vouchers cannot be exchanged for cash or any other items.
9. Re-sale of the Lounge Vouchers is strictly prohibited. In the event of violation, the related Lounge Voucher will be immediately forfeited and rendered invalid without prior notice. The Cardmember who holds or redeemed the related Lounge Voucher shall be held liable of any losses suffered or incurred by the Bank and Hong Kong Airlines.
10. The Airport Lounge Offer shall be terminated upon closure or renovation of the related Lounge during the Promotion Period.
11. The Bank shall not be liable for any matters arising from or in connection with the Lounge products, services, or information provided by Hong Kong Airlines. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by Hong Kong Airlines. For any enquiry, please contact Hong Kong Airlines.
12. The Bank and Hong Kong Airlines reserves the right to cancel the Airport Lounge Offer and to 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.
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. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.