

## 信銀國際信用卡迎新優惠（「迎新優惠」）之條款及細則

- 推廣期為**2026年7月1日至2026年12月31日**（包括首尾兩天）（「推廣期」）。
- 全新信用卡會員為批核月起計之過去**12個月**內未曾持有任何由中信銀行(國際)有限公司（「銀行」）發出之信銀國際信用卡主卡之申請人（「**全新合資格會員**」）；否則將被視為現有信用卡會員（「**現有合資格會員**」），統稱（「**合資格會員**」）。
- 合資格簽賬（「**合資格簽賬**」）為已過賬之交易，包括本地及海外零售簽賬、網上簽賬及經郵購/電話訂購的零售簽賬。為免生疑，合資格簽賬不包括但不限於透過**微信/WeChat Pay HK/支付寶/AlipayHK及PayMe**所作之簽賬、商戶分期計劃每月付款金額、自動轉賬、每月經自動櫃員機/網上銀行繳付賬項的金額、「**八達通自動增值**」款項、結餘轉賬、「**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**」的任何還款額供款、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。若有任何被證實為不合資格之交易，銀行保留權利於合資格會員賬戶內扣除相等於迎新禮品的金額或現金回贈金額之權利。
- 合資格會員於推廣期內成功申請合資格信用卡及而全新合資格會員須選擇以下其中一款全新合資格會員迎新優惠，並於**2027年3月31日或之前**獲由銀行發出以下信用卡主卡並符合以下指定要求,方可獲享迎新優惠

信用卡 (「合資格信用卡」)	迎新優惠	
	全新合資格會員	現有合資格會員
信銀國際大灣區雙幣信用卡/ 信銀國際Motion信用卡/ 信銀國際Motion信用卡(虛擬版)	批核後首3個月內非港幣結算之合資格簽賬享 <b>10%現金回贈</b> ， <b>高達HK\$1,000現金回贈</b> 或 批核後首2個月內累積合資格簽賬 <b>HK\$6,000 享現金回贈HK\$600</b>	不適用
信銀國際Jewel World Mastercard®卡	批核後首2個月內累積合資格簽賬 <b>HK10,000</b> 及持有有效「出糧 <b>plus</b> 」戶口（定義見下述第5條文）享 <b>現金回贈HK\$1,000</b> ;	
信銀國際DCH Living Mastercard®卡	批核後首2個月內累積合資格簽賬 <b>HK\$3,800 享現金回贈HK\$800</b>	批核後首2個月內累積合資格簽賬 <b>HK\$3,800 享現金回贈HK\$500</b>

- 「出糧 **plus**」戶口指合資格會員以個人名義開立港元綜合貨幣結單儲蓄戶口並登記該戶口作為接收自動轉賬出糧之出糧戶口（『「出糧 **plus**」戶口』）。若合資格會員在推廣期內連續**3個月**停止使用「出糧 **plus**」戶口接收其自動轉賬出糧，有關戶口將停止作為有效的「出糧 **plus**」戶口並視為一般港元綜合貨幣結單儲蓄戶口。自動轉賬出糧指合資格會員的僱主透過銀行的發薪系統將合資格會員的薪金存入合資格會員的發薪戶口，發自其他非本行的本地銀行之常行指示，透過 inMotion “存入”或本地銀行轉賬存入「出糧 **plus**」戶口之出糧款項亦被視為自動轉賬出糧。為免生疑，於本行設立之常行指示、經電子過賬系統或電匯轉賬之存款、現金及支票存款一概恕不接受為自動轉賬出糧。客戶須授權其僱主將其自動轉賬出糧進誌於本行出糧戶口內。

「出糧 plus」戶口受條款及細則約束，詳情請參閱銀行網頁。有關之合資格信用卡賬戶及「出糧plus」戶口必須於存入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。

6. 銀行將根據合資格信用卡月結單上所顯示之港幣簽賬金額計算合資格簽賬金額及可獲享之迎新優惠資格。信銀國際大灣區雙幣信用卡月結單上所顯示之港幣及人民幣簽賬金額將合併計算，而人民幣簽賬之金額將以每1元人民幣簽賬兌港幣1元簽賬計算。
7. 迎新優惠一經選擇或換領，恕不接受任何更改或退換。不論申請信用卡之數目，每位合資格會員只可享有其中一份全新合資格會員迎新優惠。
8. 如合資格會員於推廣期內申請多於一張合資格信用卡，銀行將根據較先獲批核之合資格信用卡申請安排迎新優惠。若同時多於一張合資格信用卡並於同一日成功批核，銀行將以較高合資格簽賬之合資格信用卡安排迎新優惠。
9. 透過迎新禮品可獲享之現金回贈將於合資格信用卡發卡月起計6個月內存入合資格會員之合資格信用卡賬戶並顯示於月結單上。
10. 銀行保留給予合資格會員任何迎新優惠之權利。有關之合資格信用卡賬戶必須於安排迎新禮品時仍為有效及信用狀況良好，否則銀行有權取消安排迎新品而毋須事先通知。
11. 此迎新優惠受制於銀行（具唯一及絕對酌情權）核實及確認為合資格。
12. 有關此迎新優惠之現金回贈：
  - 如相關信用卡賬戶已取消或被終止，合資格會員未使用或未誌賬之現金回贈於賬戶終止時將被立即取消；及
  - 受制於銀行「現金回贈」獎賞計劃及 / 或「信銀國際雙幣信用卡現金回贈」獎賞計劃之條款及細則，詳情可於銀行網頁或各分行索取該條款及細則。
13. 迎新優惠不得轉讓、退換或兌換現金。現金回贈只可作扣除簽賬消費，並不可用作繳付結欠。
14. 合資格會員必須保留所有合資格簽賬之信用卡簽賬紀錄。如有任何爭議，銀行保留權利在此推廣期間或推廣期後隨時要求合資格會員提供正式交易紀錄及/或其他有關文件及/或證據(「有關文件」)以供查閱。銀行會保留所有提供予銀行的有關文件而不予歸還。
15. 銀行保留權利可以取消或刪除、取代、增補或修改任何本推廣優惠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會員具有約束力。
16. 此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。
17. 會員如有任何欺詐或濫用成分，銀行將會取消該會員獲享本迎新優惠之迎新禮品的資格及其信用卡。銀行保留權利直接從會員的相關信用卡戶口扣除相等於本推廣優惠之迎新禮品及/或現金回贈的總金額，而毋須作事先通知。
18. 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。
19. 推廣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。
20. 倘若本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

## 中信銀行(國際)香港航空Mastercard®卡迎新優惠之條款及細則

- 適用於**2026年7月1日至2026年12月31日**（包括首尾兩天）內成功申請中信銀行(國際)香港航空Mastercard®卡主卡（「**合資格信用卡**」）及於**2027年3月31日**或之前獲中信銀行(國際)有限公司（「**銀行**」）發出合資格信用卡。
- 全新信用卡會員為於申請合資格信用卡批核月起計之過去**12個月**內未曾持有任何由銀行發出之信銀國際信用卡主卡之申請人（「**全新信用卡會員**」）；否則將被視為現有信用卡會員（「**現有信用卡會員**」），統稱合資格會員（「**合資格會員**」）。為免生疑，全新信用卡會員迎新優惠及現有信用卡會員迎新優惠，統稱迎新優惠（「**迎新優惠**」）不適用於申請合資格信用卡批核月起計之過去**12個月**內曾取消合資格信用卡之信用卡會員。

### 3. i) 全新信用卡會員迎新優惠:

- 全新信用卡會員可於由合資格信用卡發卡日起計**191日**內透過銀行手機應用程式inMotion換領以下高達**104,000金鵬俱樂部積分**（「**FWC積分**」）（「**迎新換領**」）:

FWC積分	換領費	發卡日起計首 <b>150日</b> 內累積合資格零售簽賬金額(詳情見下述第4條條文)
26,000	免費	HK\$25,000
52,000	HK\$800	HK\$40,000
78,000	HK\$1,600	HK\$55,000
104,000	HK\$2,400	HK\$70,000

- 換領費將於迎新換領日起計**10個工作天**內從合資格信用卡收取。
- FWC積分將於迎新換領日起計**15個工作天**內存入於根據銀行記錄之合資格信用卡之金鵬俱樂部會員賬戶（「**金鵬俱樂部會員賬戶**」）。
- 迎新換領一經提交即不可更改或取消，換領費亦不可退回。
- 若全新合資格會員提交迎新換領後未能符合於第3. i) a) 條條文所述之累積合資格零售簽賬金額，銀行將會於發卡日起計**8個月**內從合資格信用卡收取以下之行政費（「**行政費**」）而毋須事先通知。

已換領迎新優惠之FWC積分	行政費
26,000	HK\$1,800
52,000	HK\$3,600
78,000	HK\$5,400
104,000	HK\$7,200

- 當收取換領費或行政費時若超出信用額或會衍生超逾信用額手續費，而銀行將不會承擔或退回該超逾信用額手續費。全新合資格會員須確保合資格信用卡有充足信用額以支付換領費或行政費。
- 若全新合資格會員於發卡日起計**150日**內累積合資格零售簽賬金額滿**HK\$25,000**而並未提交任何迎新換領，**26,000 FWC積分**將會於發卡日起計**8個月**內存入金鵬俱樂部會員賬戶。

### ii) 現有信用卡會員迎新優惠:

現有信用卡會員於合資格信用卡發卡日起計首**150日**內憑合資格信用卡累積合資格簽賬（定義見下述第4條條文）滿**HK\$25,000**或以上將可獲享**20,000 FWC積分**。**20,000 FWC積分**將於發卡日起計**8個月**內存入金鵬俱樂部會員賬戶。

- 合資格零售簽賬（「**合資格零售簽賬**」）包括已誌賬之本地及海外零售簽賬、網上消費及郵購/電話訂購。為免生疑，合資格零售簽賬**不包括**換購費、微信/WeChat Pay HK/支付寶/AlipayHK及PayMe所作之簽賬，亦不包括商戶分期計劃每月付款金額、自動轉賬、每月經自動櫃員機/網上銀行繳付賬項的金額、「八達通自動增值」款項、結餘轉賬、「套現分期計劃」、Dollar\$smart私人分期貸款、\$smart 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」的任何還款額供款、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。若有任何被證實為不合資格之交易，銀行保留權利於合資格會員賬戶內扣除相等於迎新優惠的金額或現金回贈金額之權利。

5. 銀行將根據合資格信用卡月結單上所顯示之交易日及港幣簽賬金額計算合資格會員可獲享迎新優惠之資格。
6. 迎新優惠一經選擇或換領，恕不接受任何更改或退換。不論申請信用卡之數目，每位合資格會員只可享有迎新優惠一次。
7. 銀行保留給予合資格會員任何迎新優惠之權利。有關之合資格信用卡賬戶必須於安排迎新優惠時仍為有效及信用狀況良好，否則銀行有權取消安排迎新品而毋須事先通知。
8. 此迎新優惠受制於銀行（具唯一及絕對酌情權）核實及確認為合資格。
9. 迎新優惠不得轉讓、退換或兌換現金。
10. 合資格會員必須保留所有合資格零售簽賬之信用卡簽賬紀錄。如有任何爭議，銀行保留權利隨時要求合資格會員提供正式交易紀錄及/或其他有關文件及/或證據(「有關文件」)以供查閱。銀行會保留所有提供予銀行的有關文件而不予歸還。
11. 銀行保留權利可以取消或刪除、取代、增補或修改任何本推廣優惠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會員具有約束力。
12. 金鵬俱樂部之條款及細則、隱私政策之最新內容以香港航空有限公司（「香港航空」）及金鵬俱樂部網站公布為準。
13. 銀行不會對香港航空及金鵬俱樂部之產品、服務或資料之質素和供應作出任何陳述或保證，亦不會就香港航空及金鵬俱樂部之產品、服務或資料所引起或與有關的事宜負上任何責任。如有任何查詢、申訴或投訴，應直接向有關機構提出。
14. 會員明白金鵬俱樂部積分將由金鵬俱樂部存入會員之金鵬俱樂部會員賬戶。銀行將盡力向金鵬俱樂部提供所需資料，但對於金鵬俱樂部能否準確存入金鵬俱樂部積分於會員之金鵬會員賬戶、任何於銀行控制範圍以外之錯誤或延遲存入金鵬俱樂部積分，銀行毋須負上任何責任。金鵬會員賬戶及金鵬俱樂部積分之使用受金鵬俱樂部之條款及細則約束。有關詳情，請瀏覽 <https://ffp.hnair.com/>。使用獎賞計劃下賺取之金鵬俱樂部積分換領、購買及兌換禮品及/或機票須符合金鵬俱樂部、香港航空及其成員航空公司的相關條款及細則約束。銀行對關於金鵬俱樂部、香港航空及其成員航空公司之問題概不負責。
15. 香港航空及金鵬俱樂部可隨時在給予或不給予通知的情況下更改全部或部分金鵬俱樂部之任何條款及細則，包括規則、政策、優惠、參加條件或會員等級。儘管該變更可能影響已累積之金鵬俱樂部積分之價值。
16. 此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。
17. 會員如有任何欺詐或濫用成分，銀行將會取消該會員獲享本迎新優惠的資格及其信用卡。銀行保留權利直接從會員的相關信用卡戶口扣除相等於本推廣優惠之迎新優惠及/或現金回贈的總金額，而毋須作事先通知。
18. 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。
19. 推廣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。
20. 倘若本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

## 信银国际信用卡迎新优惠（「迎新优惠」）之条款及细则

- 推广期为**2026年7月1日至2026年12月31日**（包括首尾两天）（「推广期」）。
- 全新信用卡会员为批核月起计之过去**12**个月内未曾持有任何由中信银行(国际)有限公司（「银行」）发出之信银国际信用卡主卡之申请人（「**全新合格会员**」）；否则将被视为现有信用卡会员（「**现有合格会员**」），统称（「**合格会员**」）。
- 合格签账（「**合格签账**」）为已过账之交易，包括本地及海外零售签账、网上签账及经邮购/电话订购的零售签账。为免生疑，合格签账包括但不限于透过微信/WeChat Pay HK/支付宝/AlipayHK及PayMe所作之签账、商户分期计划每月付款金额、自动转账、每月经自动柜员机/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」的任何还款额供款、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、以應用程式/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）核实及确认为合格。如有任何争议，银行将有最终决定权。若有任何被证实为不合格之交易，银行保留权利于合格会员账户内扣除相等于迎新礼品的金额或现金回赠金额之权利。
- 合格会员于推广期内成功申请合格信用卡及而全新合格会员须选择以下其中一款全新合格会员迎新优惠，并于**2027年3月31日或之前**获由银行发出以下信用卡主卡并符合以下指定要求,方可获享迎新优惠

信用卡 (「合格信用卡」)	迎新优惠	
	全新合格会员	现有合格会员
信银国际大湾区双币信用卡/ 信银国际Motion信用卡/ 信银国际Motion信用卡(虚拟版)	批核后首3个月内非港币结算之合格签账享 <b>10%现金回赠</b> ， <b>高达HK\$1,000现金回赠</b> 或 批核后首2个月内累积合格签账 <b>HK\$6,000 享 现金回赠 HK\$600</b>	不适用
信银国际Jewel World Mastercard®卡	批核后首2个月内累积合格签账 <b>HK10,000</b> 及持有有效「出粮 <b>plus</b> 」户口（定义见下述第5条文）享 <b>现金回赠HK\$1,000</b> ;	
信银国际DCH Living Mastercard®卡	批核后首2个月内累积合格签账 <b>HK\$3,800 享 现金回赠 HK\$800</b>	批核后首2个月内累积合格签账 <b>HK\$3,800 享 现金回赠HK\$500</b>

- 「出粮 **plus**」户口指合格会员以个人名义开立港元综合货币结单储蓄户口并登记该户口作为接收自动转账出粮之出粮户口（『「出粮 **plus**」户口』）。若合格会员在推广期内连续**3**个月停止使用「出粮 **plus**」户口接收其自动转账出粮，有关户口将停止作为有效的「出粮 **plus**」户口并视为一般港元综合货币结单储蓄户口。自动转账出粮指合格会员的雇主透过银行的发薪系统将合格会员的薪金存入合格会员的发薪户口,发自其他非本行的本地银行之常行指示,透过 inMotion “存入”或本地银行转账存入「出粮 **plus**」户口之出粮款项亦被视为自动转账出粮。为免生疑，于本行设立之常行指示、经电子过账系统或电汇转账之存款、现金及支票存款一概恕不接受为自动转账出粮。客户须授权其雇主将其自动转账出粮进志于本行出粮户口内。

「出粮 plus」户口受条款及细则约束，详情请参阅银行网页。有关之合格信用卡账户及「出粮 plus」户口必须于存入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。

6. 银行将根据合格信用卡月结单上所显示之港币签账金额计算合格签账金额及可获享之迎新优惠资格。信银国际大湾区双币信用卡月结单上所显示之港币及人民币签账金额将合并计算，而人民币签账之金额将以每1元人民币签账兑港币1元签账计算。
7. 迎新优惠一经选择或换领，恕不接受任何更改或退换。不论申请信用卡之数目，每位合格会员只可享有其中一份全新合格会员迎新优惠。
8. 如合格会员于推广期内申请多于一张合格信用卡，银行将根据较先获批核之合格信用卡申请安排迎新优惠。若同时多于一张合格信用卡并于同一日成功批核，银行将以较高合格签账之合格信用卡安排迎新优惠。
9. 透过迎新礼品可获享之现金回赠将于合格信用卡发卡月起计6个月内存入合格会员之合格信用卡账户并显示于月结单上。
10. 银行保留给予合格会员任何迎新优惠之权利。有关之合格信用卡账户必须于安排迎新礼品时仍为有效及信用状况良好，否则银行有权取消安排迎新礼品而毋须事先通知。
11. 此迎新优惠受制于银行（具唯一及绝对酌情权）核实及确认为合格。
12. 有关此迎新优惠之现金回赠：
  - 如相关信用卡账户已取消或被终止，合格会员未使用或未入账之现金回赠于账户终止时将被立即取消；及
  - 受制于银行「现金回赠」奖赏计划及 / 或「信银国际双币信用卡现金回赠」奖赏计划之条款及细则，详情可于银行网页或各分行索取该条款及细则。
13. 迎新优惠不得转让、退换或兑换现金。现金回赠只可作扣除签账消费，并不可用作缴付结欠。
14. 合格会员必须保留所有合格签账之信用卡签账纪录。如有任何争议，银行保留权利在此推广期间或推广期后随时要求合格会员提供正式交易纪录及/或其他有关文件及/或证据(「有关文件」)以供查阅。银行会保留所有提供予银行的有关文件而不予归还。
15. 银行保留权利可以取消或删除、取代、增补或修改任何本推广优惠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会员具有约束力。
16. 此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。
17. 会员如有任何欺诈或滥用成分，银行将会取消该会员获享本迎新优惠之迎新礼品的资格及其信用卡。银行保留权利直接从会员的相关信用卡户口扣除相等于本推广优惠之迎新礼品及/或现金回赠的总金额，而毋须作事先通知。
18. 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。
19. 推广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。
20. 倘若本条款及细则之中、英文版本有任何歧义，概以英文版本为准。

## 中信银行(国际)香港航空Mastercard®卡迎新优惠之条款及细则

- 适用于**2026年7月1日至2026年12月31日**（包括首尾两天）内成功申请中信银行(国际)香港航空Mastercard®卡主卡（「**资格信用卡**」）及于**2027年3月31日**或之前获中信银行(国际)有限公司（「**银行**」）发出资格信用卡。
- 全新信用卡会员为于申请资格信用卡批核月起计之过去**12个月**内未曾持有任何由银行发出之信银国际信用卡主卡之申请人（「**全新信用卡会员**」）；否则将被视为现有信用卡会员（「**现有信用卡会员**」），统称**资格会员**（「**资格会员**」）。为免生疑，全新信用卡会员迎新优惠及现有信用卡会员迎新优惠，统称**迎新优惠**（「**迎新优惠**」）不适用于申请资格信用卡批核月起计之过去**12个月**内曾取消资格信用卡之信用卡会员。

### 3. i) 全新信用卡会员迎新优惠:

- 全新信用卡会员可于由资格信用卡发卡日起计**191日**内透过银行手机应用程序inMotion换领以下高达**104,000金鹏俱乐部积分**（「**FWC积分**」）（「**迎新换领**」）:

FWC积分	换领费	发卡日起计首 <b>150日</b> 内累积资格零售签账金额(详情见下述第4条条文)
26,000	免费	HK\$25,000
52,000	HK\$800	HK\$40,000
78,000	HK\$1,600	HK\$55,000
104,000	HK\$2,400	HK\$70,000

- 换领费将于迎新换领日起计**10个工作日**内从资格信用卡收取。
- FWC积分将于迎新换领日起计**15个工作日**内存入于根据银行记录之资格信用卡之金鹏俱乐部会员账户(「**金鹏俱乐部会员账户**」)。
- 迎新换领一经提交即不可更改或取消，换领费亦不可退回。
- 若全新资格会员提交迎新换领后未能符合于第3. i) a) 条条文所述之累积资格零售签账金额，银行将会于发卡日起计**8个月**内从资格信用卡收取以下之**行政费**(「**行政费**」)而毋须事先通知。

已换领迎新优惠之FWC积分	行政费
26,000	HK\$1,800
52,000	HK\$3,600
78,000	HK\$5,400
104,000	HK\$7,200

- 当收取换领费或行政费时若超出信用额或会衍生超逾信用额手续费，而银行将不会承担或退回该超逾信用额手续费。全新资格会员须确保资格信用卡有充足信用额以支付换领费或行政费。
- 若全新资格会员于发卡日起计**150日**内累积资格零售签账金额满**HK\$25,000**而并未提交任何迎新换领，**26,000 FWC积分**将会于发卡日起计**8个月**内存入金鹏俱乐部会员账户。

### ii) 现有信用卡会员迎新优惠:

现有信用卡会员于资格信用卡发卡日起计首**150日**内凭资格信用卡累积资格签账（定义见下述第4条条文）满**HK\$25,000**或以上将可获享**20,000 FWC积分**。**20,000 FWC积分**将于发卡日起计**8个月**内存入金鹏俱乐部会员账户。

- 资格零售签账（「**资格零售签账**」）包括已志账之本地及海外零售签账、网上消费及邮购/电话订购。为免生疑，资格零售签账**不包括**换购费、微信/WeChat Pay HK/支付宝/AlipayHK及PayMe所作之签账，亦不包括商户分期计划每月付款金额、自动转账、每月经自动柜员机/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」的任何还款额供款、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

何未志賬/ 被取消/ 已退款/ 無效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。若有任何被證實為不合資格之交易，銀行保留權利於合資格會員賬戶內扣除相等于迎新優惠的金額或現金回贈金額之權利。

5. 銀行將根據合資格信用卡月結單上所顯示之交易日及港幣簽賬金額計算合資格會員可獲享迎新優惠之資格。
6. 迎新優惠一經選擇或換領，恕不接受任何更改或退換。不論申請信用卡之數目，每位合資格會員只可享有迎新優惠一次。
7. 銀行保留給予合資格會員任何迎新優惠之權利。有關之合資格信用卡賬戶必須於安排迎新優惠時仍為有效及信用狀況良好，否則銀行有權取消安排迎新品而毋須事先通知。
8. 此迎新優惠受制於銀行（具唯一及絕對酌情權）核實及確認為合資格。
9. 迎新優惠不得轉讓、退換或兌換現金。
10. 合資格會員必須保留所有合資格零售簽賬之信用卡簽賬紀錄。如有任何爭議，銀行保留權利隨時要求合資格會員提供正式交易紀錄及/或其他有關文件及/或證據(「有關文件」)以供查閱。銀行會保留所有提供予銀行的有關文件而不予歸還。
11. 銀行保留權利可以取消或刪除、取代、增補或修改任何本推廣優惠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會員具有約束力。
12. 金鵬俱樂部之條款及細則、隱私政策之最新內容以香港航空有限公司（「香港航空」）及金鵬俱樂部網站公布為準。
13. 銀行不會對香港航空及金鵬俱樂部之產品、服務或資料之質素和供應作出任何陳述或保證，亦不會就香港航空及金鵬俱樂部之產品、服務或資料所引起或與有關的事宜負上任何責任。如有任何查詢、申訴或投訴，應直接向有關機構提出。
14. 會員明白金鵬俱樂部積分將由金鵬俱樂部存入會員之金鵬俱樂部會員賬戶。銀行將盡力向金鵬俱樂部提供所需資料，但對於金鵬俱樂部能否準確存入金鵬俱樂部積分於會員之金鵬會員賬戶、任何於銀行控制範圍以外之錯誤或延遲存入金鵬俱樂部積分，銀行毋須負上任何責任。金鵬會員賬戶及金鵬俱樂部積分之使用受金鵬俱樂部之條款及細則約束。有關詳情，請瀏覽 <https://ffp.hnair.com/>。使用獎賞計劃下賺取之金鵬俱樂部積分換領、購買及兌換禮品及/或機票須符合金鵬俱樂部、香港航空及其成員航空公司之相關條款及細則約束。銀行對關於金鵬俱樂部、香港航空及其成員航空公司之問題概不負責。
15. 香港航空及金鵬俱樂部可隨時在給予或不給予通知的情況下更改全部或部分金鵬俱樂部之任何條款及細則，包括規則、政策、優惠、參加條件或會員等級。儘管該變更可能影響已累積之金鵬俱樂部積分之價值。
16. 此信用卡之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。
17. 會員如有任何欺詐或濫用成分，銀行將會取消該會員獲享本迎新優惠的資格及其信用卡。銀行保留權利直接從會員的相關信用卡戶口扣除相等于本推廣優惠之迎新優惠及/或現金回贈的總金額，而毋須作事先通知。
18. 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况下修改該條款或本條款及細則的任何其他條款。
19. 推廣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。
20. 倘若本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

### **Terms and conditions of CNCBI Credit Card Welcome Offer (the “Welcome Offer”)**

- Promotion Period is from **1 July 2026 to 31 December 2026** (both dates inclusive) (the “**Promotion Period**”)
- New cardmembers are applicants who do not hold any principal card of CNCBI Credit Card issued by China CITIC Bank International Limited (the “**Bank**”) in the past 12 months from the month of approval (the “**New Eligible Cardmember(s)**”); Otherwise will be treated as existing cardmembers (the “**Existing Eligible Cardmember(s)**”)”; collectively (the “**Eligible Cardmember(s)**”)
- Eligible transactions (the “**Eligible Transactions**”) include posted local and overseas retail transactions, online transactions, and mail/phone order(s). For the avoidance of doubt, the eligible transactions do not include, but not limited to, transaction via WeChat Pay/ WeChat Pay HK/ Alipay/ AlipayHK/PayMe, the monthly repayment amount of merchant instalment plan, 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 Welcome Offer from the Eligible Customer’s account without prior notice.
- To be eligible for the Welcome Offer, Eligible Cardmembers are required to apply for eligible credit card during Promotion Period, for New Eligible Cardmembers select one of the below New Eligible Cardmembers welcome offer, being issued with the credit card by the Bank on or before **31 March 2027** and fulfill below requirement:

<b>Credit Card (the “Eligible Credit Cards”)</b>	<b>Welcome offer</b>	
	<b>New Eligible Cardmembers</b>	<b>Existing Eligible Cardmembers</b>
CNCBI GBA Dual Currency Credit Card/ CNCBI Motion Credit Card/ CNCBI Motion Credit Card ( <i>Virtual</i> )	Extra 10% Cash Rebate on Eligible Transactions in non-HKD currencies during the first 3 months from the date of card approval, <b>up to HK\$1,000 Cash Rebate;</b> Or <b>HK\$600 Cash Rebate</b> upon making accumulated Eligible Transaction of HK\$6,000 or above during the first 2 months from the date of card approval	No Applicable

CNCBI Jewel World Mastercard®	<b>HK\$1,000 Cash Rebate</b> upon making accumulated Eligible Transaction of HK\$10,000 or above during the first 2 months from the date of card approval and maintain a valid PAYROLL <i>plus</i> Account (as defined in Clause 5 below).	
CNCBI DCH Living Mastercard®	<b>HK\$800 Cash Rebate</b> upon making accumulated Eligible Transaction of HK\$3,800 or above during the first 2 months from the date of card approval	<b>HK\$500 Cash Rebate</b> upon making accumulated Eligible Transaction of HK\$3,800 or above during the first 2 months from the date of issuance

5. A PAYROLL*plus* Account refers to a HKD Multi-currencies Statement Savings Account under the sole name of the Eligible Cardmember which has been registered as the payroll account for receiving Automated Payroll Payments (the “**PAYROLL*plus* Account**”). Shall the Eligible Cardmember cease to use the PAYROLL*plus* Account for receiving automated payroll payments for 3 consecutive months, the relevant account will cease to be a valid PAYROLL*plus* Account and will be treated as a normal HKD Multi-currencies Statement Savings Account. Automated Payroll Payment refers to the crediting of the Eligible Cardmember’s salary by the Eligible Cardmember’s employer to the Eligible Cardmember’s PAYROLL*plus* Account through banks’ payroll system, standing instruction from local banks, credit in transactions via inMotion “Add Money” function, or local bank transfer credit. For the avoidance of doubt, deposits via CHATS, telegraphic transfer, cash, or cheque will not be regarded as Automated Payroll Payments. The Eligible Cardmember is required to authorize his/her employer to disburse his/her salary by making Automated Payroll Payments to his/her PAYROLL*plus* Account. The PAYROLL*plus* Account is subject to the Bank’s applicable terms and conditions, please refer to the Bank’s website for details. The relevant Eligible Credit Card account and PAYROLL*plus* Account must remain valid and in good standing at the time when the Cash Rebate is credited. Otherwise the Bank has the right to forfeit the Cash rebate without any prior notice
6. The Bank shall use the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to calculate the amount of the Eligible Transactions and determine the eligibility of the Welcome Offer. For CNCBI GBA Dual Currency Credit Card, the total transaction amount in both Hong Kong Dollars and Renminbi as shown on the credit card monthly statement will be combined for calculation. The conversion rate of Renminbi spending is CNY1 to HKD1.
7. The Welcome Gift cannot be changed / returned once selected / redeemed by the Eligible Cardmember. Each Eligible Cardmember can only enjoy the Welcome Offer once regardless of the number of card application.
8. Shall the Eligible Cardmember apply for more than one Eligible Credit Card during the Promotion Period, the Bank will arrange the Welcome Gift as indicated in the firstly approved Eligible Credit Card application. Shall more than one Eligible Credit Card are approved on the same date, the Bank will arrange the Welcome Gift to the Eligible Credit Card with higher eligible transactions amount.
9. The Cash Rebate offered under the Welcome Offer will be credited to the Eligible Cardmember’s Eligible Credit Card account within **6 months** from the card approval month and will be shown on the credit card monthly statement.
10. The Bank reserves the right to determine Eligible Cardmember’s entitlement to any Welcome Offer. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the

Welcome Gift is rewarded. Otherwise the Bank has the right to forfeit the Welcome Gift without any prior notice.

11. This eligibility of the Welcome Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
12. In respect of any Cash Rebate offered under the Welcome Offer:
  - If the relevant Credit Card account is voluntarily or involuntarily closed, any Cash Rebate that is unused or yet to credit will be immediately forfeited upon the account closure; and
  - It shall be subject to the Terms and Conditions of “Cash Rebate” Rewards Program and “CNCBI Dual Currency Credit Card Cash Rebate” Rewards Program. For details, please visit the Bank’s website or contact the Bank’s staff.
13. No part of this Welcome Offer is transferable, returnable or redeemable for cash. Cash Rebate received under this Welcome Offer can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
14. Eligible Cardmember is required to keep the credit card transaction records of the Eligible Transactions. 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.
15. The Bank reserves the right to cancel the 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 Cardmembers.
16. The use of the Card 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 our Bank’s website.
17. Fraud and abuse will result in forfeiture of the Eligible Cardmember’s eligibility for the Welcome Gift under the Welcome Offer 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 Welcome Gift in this Welcome Offer directly from the Card without prior notice.
18. 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 Special Administrative Region. 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.
19. 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 Special Administrative Region.
20. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## Terms and Conditions of China CITIC Bank International Hong Kong Airlines Mastercard®

### Card Welcome Offer

1. Applicable to who have submitted applications for the principal card of China CITIC Bank International Hong Kong Airlines Mastercard Card (the “**Eligible Credit Card**”) during the period from **1 July 2026 to 31 Decemeber 2026** (both dates inclusive) and have successfully applied for, and being issued by China CITIC Bank International Limited (the “**Bank**”) on or before **31 March 2027**.
2. New cardmembers are applicants who do not hold any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the approval month of the Eligible Credit Card applications (the “**New Cardmember(s)**”); Otherwise will be treated as existing cardmembers (the “**Existing Cardmember(s)**”), collectively Eligible Cardmembers (the “**Eligible Cardmember(s)**”). For the avoidance of doubt, the New Cardmember Welcome Offer and Existing Cardmember Welcome Offer, collectively Welcome Offers (the “**Welcome Offers**”) are not applicable to cardmembers who have cancelled any Eligible Credit Card in the past 12 months from the approval month of their current applications for the Eligible Credit Card.

3. i) **New Cardmember Welcome Offer:**

- a) New Cardmembers can redeem up to 104,000 Fortune Wings Club Points (the “**FWC Points**”) via the Bank’s mobile application “inMotion” (“**Welcome Offer Redemption**”) within **191 days** from the date of issuing Eligible Credit Card as below:

<b>FWC Points</b>	<b>Redemption Fee</b>	<b>Accumulated Eligible Retail Transactions Amount (defined in Clause 4 below) during the first <u>150 days</u> from card issuance date</b>
26,000	Free	HK\$25,000
52,000	HK\$800	HK\$40,000
78,000	HK\$1,600	HK\$55,000
104,000	HK\$2,400	HK\$70,000

- b) The Redemption Fee will be charged to the Eligible Credit Card **within 10 working days** from the day of redeem the Welcome Offer.
- c) The FWC Points will be credited to the Fortune Wings Club membership account (the “**FWC Membership Account**”) of the Eligible Credit Card in the Bank’s record **within 15 working days** from the day of redeem the Welcome Offer.
- d) Once Welcome Offer Redemption is submitted, it cannot be changed or canceled, and the Redemption Fee cannot be refunded.
- e) If the Eligible Cardmember submitted the Welcome Offer Redemption and could not fulfil the accumulated Eligible Retail Transactions Amount as stated in Clause 3. i) a) above, the Bank will charge administration fee (the “**Administration Fee**”) to the Eligible Credit Card as below **within 8 months** from card issuance date without prior notice.

<b>FWC Points Redeemed under the Welcome Offer Redemption</b>	<b>Administration Fee</b>
26,000	HK\$1,800
52,000	HK\$3,600
78,000	HK\$5,400
104,000	HK\$7,200

- f) The Over-the-limit Fee might be incurred and the Bank will not bear or re-fund if over credit limited when the Redemption Fee or Administration Fee is charged. The Eligible Cardmember shall ensure the Eligible Credit Card has sufficient credit limit for the Redemption Fee or the Administration Fee.
- g) If Eligible Cardmember met the Accumulated Eligible Retail Transactions Amount of HK\$25,000 within **150 days** from card issuance date but did not submit any Welcome Offer Redemption. The 26,000 FWC Points will be credited to the FWC Membership Account **within 8 months** from card issuance date.

ii) **Existing Cardmember Welcome Offer:**

Eligible Existing Cardmembers who make accumulated eligible retail transactions (defined in Clause 5 below) of HK\$25,000 or above with the Eligible Credit Card during the first 150 days from the issuance date of the Eligible Credit Card will be entitled to 20,000 FWC Points. The 20,000 FWC Points will be credited to the FWC Membership Account **within 8 months** from card issuance date.

4. Eligible retail transactions ("**Eligible Retail Transactions**") include posted local and overseas retail transactions, online transactions and mail/phone order(s). For the avoidance of doubt, Eligible Retail Transactions do not include Redemption Fee, any transactions made via WeChat Pay/WeChat Pay HK/Alipay/ AlipayHK/PayMe, the monthly repayment amount of merchant instalment plan, 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 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 Welcome Offers or Cash Rebate from the Eligible Cardmember's account.
5. The Bank shall base on the transaction date and the total transaction amount in Hong Kong Dollars as shown on the credit card monthly statement to determine the eligibility of the Welcome Offers.
6. The Welcome Offers cannot be changed / returned once selected / redeemed by the Eligible Cardmember. Each Eligible Cardmember can only enjoy the Welcome Offers once regardless of the number of card application.
7. The Bank reserves the right to determine Eligible Cardmember's entitlement to any Welcome Offers. The relevant Eligible Credit Card account and FWC Membership Account must remain valid and in good standing at the time when the Welcome Offers are rewarded. Otherwise the Bank has the right to forfeit the Welcome Offers without any prior notice.
8. The eligibility of the Welcome Offers are subject to the Bank (in its sole and absolute discretion) verification and confirmation.
9. No part of these Welcome Offers are transferable, returnable or redeemable for cash.
10. Eligible Cardmember is required to keep the credit card transaction records of the Eligible Transactions ("**Purchase Records**"). In case of disputes, the Bank reserves the right at any time to request the Eligible Cardmember to submit the original sales slips/official payment records and/or such further documents or evidence 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.
11. The Bank reserves the right to cancel the Welcome Offers 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 Cardmembers.
12. For the latest version of the terms and conditions of FORTUNE WINGS CLUB ("**FWC**") membership and related privacy policy, please visit the official website of Hong Kong Airlines Limited ("**Hong Kong Airlines**") and FWC.
13. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by Hong Kong Airlines and FWC. The Bank shall bear no liability relating to any

aspect thereof, including the quality and availability of the products, services or information provided by FWC and Hong Kong Airlines. For any enquiry, please contact the respective party.

14. Cardmembers acknowledge that the FWC Point shall be credited to their FWC Membership Accounts by FWC. The Bank will use its best endeavor to provide the necessary information to FWC to facilitate this purpose, however the Bank makes no warranty that the FWC Point earned will be accurately credited to the FWC account by FWC and accepts no liability for failure or delay in the crediting of FWC Point to the Cardmember's FWC Membership Account for any reason beyond the Bank's control. The use of FWC Membership Accounts and FWC Point are subject to the terms and conditions of the FWC. For details, please visit <https://ffp.hnair.com/>. The use of FWC Point earned under the FWC Program for exchange, purchase and redemption of gift items and/or air tickets should comply with the related terms and conditions of FWC, Hong Kong Airlines and its member airlines. The Bank has no responsibility for issues relating to the FWC, rewards programs or its member airlines.
15. Hong Kong Airlines and FWC may change any of the terms and conditions of the FWC including regulations, policies, benefits, conditions of enrollment or membership tier, in whole or in part at any time with or without notice even though changes may affect the value of the FWC Point already accumulated.
16. The use of the Card 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 our Bank's website.
17. Fraud and abuse will result in forfeiture of the Eligible Cardmember's eligibility for the Welcome Offers 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 Welcome Offers in these Welcome Offers directly from the Card without prior notice.
18. 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 Special Administrative Region. 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.
19. 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 Special Administrative Region.
20. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.