信銀國際信用卡迎新優惠（「迎新優惠」）之條款及細則

1. 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**」）。
2. 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**」）。
3. 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。
4. 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10%現金回贈，**高達HK$1,000現金回贈** 或 批核後首2個月內累積合資格簽賬HK$6,000享**現金回贈HK$600**	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HK10,000及持有有效「出糧*plus*」戶口（定義見下述第5條文）享**現金回贈HK$1,000**;	不適用
信銀國際DCH Living Mastercard®卡	批核後首2個月內累積合資格簽賬HK$3,800享**現金回贈HK$800**	批核後首2個月內累積合資格簽賬HK$3,800享**現金回贈HK$500**

5. 「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f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

1. 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。
2. 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:**
   a) 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150日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

   b) 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。
   c) 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**」)。
   d) 迎新換領一經提交即不可更改或取消，換領費亦不可退回。
   e) 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

   f) 當收取換領費或行政費時若超出信用額或會洐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。
   g) 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$25,000 或以上將可獲享20,000 FWC積分。20,000 FWC積分將於發卡日起計 **8 個月內**存入金鵬俱樂部會員賬戶。
4. 合資格零售簽賬（「**合資格零售簽賬**」）包括已誌賬之本地及海外零售簽賬、網上消費及郵購/電話訂購。為免生疑，合資格零售簽賬<u>不包括</u>換購費、微信/WeChat Pay HK/支付寶/AlipayHK及PayMe所作之簽賬，亦不包括商戶分期計劃每月付款金額、自動轉賬、每月經自動櫃員機/網上銀行繳付賬項的金額、「 八達通自動增值」款項、結餘轉賬、「套現分期計劃」、Dollar$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。

信銀國際京東 Mastercard®卡推廣優惠（「推廣優惠」）之條款與細則

A. 現金回贈之通用條款與細則（適用於以下所有推廣優惠）

1. 除中信銀行(國際)有限公司（「**銀行**」）另有註明外，此優惠由 2026 年 6 月 29 日至 2026 年 12 月 31 日有效（包括首尾兩日）(「**推廣期**」）。
2. 合資格簽賬指在京東集團指定商戶，包括於 JD App、JD Mall 香港及佳宝食品超級市場消費並已誌賬之零售簽賬、網上消費及郵購/電話訂購。為免生疑，合資格簽賬不包括換購費、微信/WeChat Pay HK/ 支付寶/ AlipayHK/ PayMe 所作之簽賬及商戶分期計劃每月付款金額、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）及銀行不時新增定義之電子交易、 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。若有任何被銀行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現金回贈金額之權利。
3. 如外幣兌換交易金額為非港幣，其交易金額將根據銀行所決定之有關外幣兌換率（顯示於信用卡月結單上）兌換成港幣並四捨五入至 HK$0.01。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此推廣優惠之現金回贈資格。
4. 銀行保留給予合資格會員此推廣優惠之任何現金回贈的權利。有關之合資格信用卡賬戶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。
5. 有關此推廣優惠之現金回贈：
   I. 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
   II. 受制於銀行「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。
6. 推廣優惠不得轉讓、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。
7. 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。
8. 銀行保留權利可以取消此推廣優惠或刪除、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。
9. 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。
10. 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推廣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現金回贈的總金額，而毋須作事先通知。
11. 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。

12. 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。
13. 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。

B. **信銀國際京東 Mastercard ®卡迎新優惠（「迎新優惠」）之條款及細則**

1. 此迎新優惠適用於推廣期內成功申請，并於 2027 年 1 月 31 日或之前獲由銀行發出中信銀行(國際)京東 Mastercard®卡之主卡（「**合資格信用卡**」）的全新信用卡會員（定義見下述第 2 條）。
2. 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**」）
3. 全新信用卡會員於合資格信用卡批核後 3 個月內於京東集團指定商戶累積合資格簽賬滿 HK$10,000 享現金回贈 HK$900（「**HK$900 現金回贈**」）。全新信用卡會員於 2026 年 7 月 20 日或之前遞交合資格信用卡申請及交齊文件，並於合資格信用卡批核後 3 個月內累積合資格簽賬滿 HK$10,000，合資格簽賬之 HK$900 現金回贈翻倍至 HK$1,800。
4. 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。
5. 透過迎新優惠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。
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其中一份全新合資格會員迎新優惠。

C.**信銀國際京東 Mastercard®卡-京東簽賬高達 10%現金回贈推廣優惠（「10%現金回贈」）之條款及細則**

1. 此 10%現金回贈適用於銀行發行之中信銀行(國際)京東 Mastercard®卡之主卡及附屬卡。（「信銀國際京東 Mastercard®卡」）
2. 信銀國際京東 Mastercard ®卡會員於京東集團指定商戶合資格零售簽賬可享以下額外現金回贈（「現金回贈」）：

合資格簽賬	於 JD App、JD Mall 香港及佳宝食品超級市場之合資格簽賬	於 JD App、JD Mall 香港及佳宝食品超級市場單一合資格簽賬滿 HK$5,000 或以上
現金回贈	4%現金回贈*	額外 6%現金回贈
每曆月最高現金回贈金額	HK$200	HK$300

*4%現金回贈包括現行「現金回贈獎賞計劃」賺取之信銀國際京東 Mastercard ®卡基本現金回贈（「基本現金回贈」），詳情請查閱現金回贈獎賞計劃之條款及細則。

3. 銀行將根據合資格會員於推廣期內每曆月所作之合資格簽賬（根據信用卡月結單上之交易日期）之總港幣交易金額（顯示於信用卡月結單上）計算每位合資格會員每曆月可獲享之現金回贈。合資格會員將根據「現金回贈」獎賞計劃下之現金回贈發放日期獲得基本現金回贈。額外現金回贈將於每簽賬月完結後 4 個月內存入合資格會員之信銀國際京東 Mastercard®卡賬戶並顯示於月結單上。
4. 除非另有指明，額外現金回贈推廣優惠不可與其他優惠同時使用。

中信銀行（國際）信用卡飛賞無限獎賞計劃（「飛賞無限獎賞計劃」）之一般條款及細則

1. 飛賞無限獎賞計劃之推廣期為 2026 年 7 月 5 日至 2026 年 9 月 30 日（包括首尾兩天）（「**推廣期**」）。
2. 除非另有指明，飛賞無限獎賞計劃只適用於以下由中信銀行（國際）有限公司（「**銀行**」）發行之指定信用卡（「**指定信用卡**」）之主卡及附屬卡會員：
   - 中信銀行(國際)紫鑽信用卡
   - 信銀國際 Jewel World Mastercard®
   - 信銀國際 Motion 信用卡
   - 信銀國際 Motion 信用卡*(虛擬版)*
3. 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銀行發出之信銀國際信用卡（「**信銀國際信用卡**」）主卡之申請人（「**全新信用卡會員**」）；現有信用卡會員為現行信銀國際信用卡持卡人或於批核月起計之過去 12 個月內曾持有任何信銀國際信用卡主卡之申請人（「**現有信用卡會員**」）。
4. 於推廣期內，全新信用卡會員/現有信用卡會員透過 inMotion 動感銀行應用程式成功登記飛賞無限獎賞計劃（「**已登記全新信用卡會員**」/「**已登記現有信用卡會員**」，統稱「**已登記會員**」），可透過進行以下合資格產品申請及/或合資格零售簽賬（定義見以下條款 5）賺取 Motion$：
   i. 迎新禮遇高達 M$10,000
   ii. 基本簽賬優惠
   iii. 升級簽賬優惠
   iv. 簽賬分期優惠

   上述透過飛賞無限獎賞計劃提供之迎新禮遇高達 M$10,000 及基本簽賬優惠不可同時享有。
5. 合資格零售簽賬（「**合資格零售簽賬**」）必須為已過賬之本地或海外交易，包括零售簽賬、現金透支及經郵購/電話訂購的零售簽賬。為免生疑，不認可之交易包括但不限於所有經微信/WeChat Pay HK/支付寶 /AlipayHK/PayMe/轉數快的交易、自動轉賬、自動櫃員機/網上繳付賬項的金額（包括但不限於稅項、停車費、隧道費、租金及公共事務賬項）、「八達通自動增值」款項、結餘轉賬、「商戶分期計劃」每月供款、「套現分期計劃」、Dollar$mart 私人分期貸款、$mart Plus 分期貸款之還款額、「幾時都分期」之每月供款、「月結單都分期」、「任何賬單都分期」及「幾時都分期交稅」 的任何還款額供款、手續費及其他費用及收費、任何基金/月供投資計劃供款、保險費用、所有繳付予稅務局的款項、賭場籌碼兌換及於賭場內作之交易、年費、財務費用、以應用程式/電子轉賬平台的轉賬及商戶交易/電子錢包增值之交易（包括但不限於透過個人對個人(P2P)支付或轉賬服務）及銀行不時新增定義之電子交易、銀行徵收之其他服務費用、任何未誌賬/被取消/已退款/無效 /未授權之交易及銀行不時指定的任何其他類型的交易，並受制於銀行（具唯一及絕對酌情權）核實及確認為合資格。如有任何爭議，銀行將有最終決定權。
6. 銀行會將以非港元結算之合資格零售簽賬根據現行外匯匯率折算成港元（如信用卡月結單所示）以計算每位已登記會員於飛賞無限獎賞計劃可享之 Motion$。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. 飛賞無限獎賞計劃之資格須經銀行（具唯一及絕對酌情權）核實及確認。

8. 銀行保留任何給予會員 Motion$之權利。有關指定信用卡賬戶於存入 Motion$時須為仍然有效及信用狀況良好，否則銀行有權取消 Motion$而毋須事先通知。
9. Motion$不得轉讓、退換或兌換現金。使用 Motion$須受有關條款及細則約束，詳情請參閱 Motion$條款及細則。
10. 會員必須就飛賞無限獎賞計劃之合資格零售簽賬保留有關交易之所有有關文件之正本。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會員提供正式交易紀錄及/或其他有關文件及/或證據（「**交易紀錄**」）以供查閱。銀行會保留所有提供予銀行的交易紀錄而不予歸還。
11. 銀行保留權利取消飛賞無限獎賞計劃或刪除、取代、增補或修改任何飛賞無限獎賞計劃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具有約束力。
12. 指定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。
13. 會員如有任何欺詐或濫用成分，銀行將會取消該會員獲享 Motion$的資格及其信用卡。 銀行保留權利扣除相等於透過飛賞無限獎賞計劃獲享 Motion$的總額而毋須作事先通知。
14. 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。
15. 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。
16. 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。

<u>迎新禮遇高達 M$10,000（「迎新禮遇」）之條款及細則</u>

17. 迎新禮遇只適用於符合以下條件之已登記全新信用卡會員（「**合資格全新信用卡會員**」）：
    i. 於推廣期內成功申請指定信用卡主卡，並於 2027 年 3 月 31 日或之前獲銀行發出有關信用卡（「**全新指定信用卡**」）；及
    ii. 於有關信用卡申請表選擇「高達 M$10,000」為其迎新禮遇選項。
18. 合資格全新信用卡會員於全新指定信用卡批核日後首 2 個月內，憑該卡每作 HK$1 合資格零售簽賬可享 M$1，最多可享 M$10,000。
19. 迎新禮遇將於全新指定信用卡發卡月起計 6 個月內存入並顯示於信用卡月結單上。
20. 迎新禮遇一經選擇，恕不接受任何更改。不論申請信用卡之數目，每位合資格全新信用卡會員只可享迎新禮遇一次。
21. 如合資格全新信用卡會員於推廣期內申請多於一張全新指定信用卡，銀行將根據較先獲批核之全新指定信用卡申請安排迎新禮遇。若於同一日成功批核多於一張全新指定信用卡，銀行將以較高合資格零售簽賬之全新指定信用卡安排迎新禮遇。
22. 若合資格全新信用卡會員未能於推廣期內透過 inMotion 動感銀行應用程式登記飛賞無限獎賞計劃，並於信用卡申請表選擇「高達 M$10,000」為其迎新禮遇選項，銀行將以 M$8 = HK$1 現金回贈比率，將合資格全新信用卡會員透過迎新禮遇所獲享之 Motion$兌換成現金回贈。現金回贈將向上調整至 HK$0.1 存入全新指定信用卡賬戶。

<u>基本簽賬優惠（「基本簽賬優惠」）之條款及細則</u>

23. 基本簽賬優惠只適用於已登記現有信用卡會員。
24. 已登記現有信用卡會員於推廣期內憑指定信用卡每作 HK$2 合資格零售簽賬可享 M$1（「**基本簽賬獎賞**」）。每位已登記現有信用卡會員於整個推廣期內最多可享 M$1,000 基本簽賬獎賞。
25. 基本簽賬獎賞將於 2026 年 10 月至 12 月期間存入並顯示於信用卡月結單上。

升級簽賬優惠（「升級簽賬優惠」）之條款及細則

26. 已登記會員於推廣期內根據下表憑指定信用卡累積合資格零售簽賬達指定金額（「**指定合資格零售簽賬金額**」），並成功以個人名義存入「升級簽賬定期存款」指定金額（「**指定定期存款金額**」），可獲得額外 Motion$（「**升級簽賬獎賞**」）：

級別	指定合資格零售簽賬金額	指定定期存款金額
級別 1	HK$3,000	HK$100,000 – HK$300,000
級別 2	HK$8,000	> HK$300,000 – HK$1,000,000
級別 3	HK$10,000	> HK$1,000,000

27. 升級簽賬獎賞將根據於推廣期內達到的指定合資格零售簽賬金額級別及累積指定定期存款金額計算。有關之簽賬要求及可享之升級簽賬獎賞將於合資格會員開立「升級簽賬定期存款」時顯示。為免存疑，若累積指定定期存款金額超過已登記會員所符合級別的最高限額（根據其合資格零售簽賬金額），則升級簽賬獎賞將按比例計算並限制在該等級的最高指定定期存款金額範圍內。
28. 升級簽賬獎賞將於 2026 年 10 月至 12 月期間存入並顯示於信用卡月結單上。

「幾時都分期」簽賬計劃優惠（「簽賬分期優惠」）之條款及細則

29. 已登記會員於推廣期內成功透過 inMotion 申請信用卡「幾時都分期」簽賬計劃（「**分期計劃**」），並單一分期金額達 HK$30,000 或以上，可獲得額外 M$5,000（「**簽賬分期獎賞**」）。
30. 已登記會員申請分期計劃須受信銀國際信用卡「幾時都分期」簽賬計劃之推廣條款及細則–適用於經 inMotion 手機應用程式之申請所約束。
31. 已登記會員於推廣期內只可獲享簽賬分期獎賞一次。
32. 簽賬分期獎賞將於 2026 年 10 月至 12 月期間存入並顯示於信用卡月結單上。已登記會員須於存入 Motion$時沒有提早還款，否則銀行有權取消 Motion$而毋須事先通知。
33. 除非另有指明，簽賬分期優惠不可與其他推廣優惠同時享用。

信银国际信用卡迎新优惠（「迎新优惠」）之条款及细则

1. 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**」）。
2. 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（「**全新合资格会员**」）；否则将被视为现有信用卡会员（「**现有合资格会员**」），统称（「**合资格会员**」）。
3. 合资格签账（「**合资格签账**」）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，合资格签账不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、以应用程式/ 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）核实及确认为合资格。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资格之交易，银行保留权利于合资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。
4. 合资格会员于推广期内成功申请合资格信用卡及而全新合资格会员须选择以下其中一款全新合资格会员迎新优惠，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 (「合资格信用卡」)	迎新优惠	
	全新合资格会员	现有合资格会员
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资格签账享10%现金回赠，**高达HK$1,000现金回赠** 或 批核后首2个月内累积合资格签账HK$6,000享**现金回赠HK$600**	不适用
信银国际Jewel World Mastercard®卡	批核后首2个月内累积合资格签账HK10,000及持有有效「出粮*plus*」户口（定义见下述第5条文）享**现金回赠HK$1,000**;	不适用
信银国际DCH Living Mastercard®卡	批核后首2个月内累积合资格签账HK$3,800享**现金回赠HK$800**	批核后首2个月内累积合资格签账HK$3,800享**现金回赠HK$500**

5. 「出粮 *plus* 」户口指合资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』）。若合资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。自动转账出粮指合资格会员的雇主透过银行的发薪系统将合资格会员的薪金存入合资格会员的发薪户口, 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。有关之合资格信用卡账户及「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. 银行将根据合资格信用卡月结单上所显示之港币签账金额计算合资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f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，每位合资格会员只可享有其中一份全新合资格会员迎新优惠。
8. 如合资格会员于推广期内申请多于一张合资格信用卡，银行将根据较先获批核之合资格信用卡申请安排迎新优惠。若同时多于一张合资格信用卡并于同一日成功批核，银行将以较高合资格签账之合资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资格信用卡发卡月起计6个月内存入合资格会员之合资格信用卡账户并显示于月结单上。
10. 银行保留给予合资格会员任何迎新优惠之权利。有关之合资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）核实及确认为合资格。
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，合资格会员未使用或未志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. 合资格会员必须保留所有合资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资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

1. 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（「**合资格信用卡**」）及于2027年3月31日或之前获中信银行(国际)有限公司（「**银行**」）发出合资格信用卡。
2. 全新信用卡会员为于申请合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**」），统称合资格会员（「**合资格会员**」）。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**」）不适用于申请合资格信用卡批核月起计之过去 12 个月内曾取消合资格信用卡之信用卡会员。
3. i) **全新信用卡会员迎新优惠:**
   a) 全新信用卡会员可于由合资格信用卡发卡日起计**191日**内透过银行手机应用程式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150日内累积合资格零售签账金额(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

   b) 换领费将于迎新换领日起计**10个工作天**内从合资格信用卡收取。
   c) FWC积分将于迎新换领日起计**15个工作天**内存入于根据银行记录之合资格信用卡之金鹏俱乐部会员账户(「**金鹏俱乐部会员账户**」)。
   d) 迎新换领一经提交即不可更改或取消，换领费亦不可退回。
   e) 若全新合资格会员提交迎新换领后未能符合于第3. i) a) 条条文所述之累积合资格零售签账金额，银行将会于发卡日起计**8个月内**从合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

   f) 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。全新合资格会员须确保合资格信用卡有充足信用额以支付换领费或行政费。
   g) 若全新合资格会员于发卡日起计150日内累积合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:**
   现有信用卡会员于合资格信用卡发卡日起计首150日内凭合资格信用卡累积合资格签账（定义见下述第 4条条文）满 HK$25,000 或以上将可获享20,000 FWC积分。20,000 FWC积分将于发卡日起计 **8 个月内**存入金鹏俱乐部会员账户。
4. 合资格零售签账（「**合资格零售签账**」）包括已志账之本地及海外零售签账、网上消费及邮购/电话订购。为免生疑，合资格零售签账<u>不包括</u>换购费、微信/WeChat Pay HK/支付宝/AlipayHK及PayMe所作之签账，亦不包括商户分期计划每月付款金额、自动转账、每月经自动柜员机/网上银行缴付账项的金额、「 八达通自动增值」款项、结余转账、「套现分期计划」、Dollar$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）核实及确认为合资格。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资格之交易，银行保留权利于合资格会员账户内扣除相等于迎新优惠的金额或现金回赠金额之权利。

5. 银行将根据合资格信用卡月结单上所显示之交易日及港币签账金额计算合资格会员可获享迎新优惠之资格。
6. 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，每位合资格会员只可享有迎新优惠一次。
7. 银行保留给予合资格会员任何迎新优惠之权利。有关之合资格信用卡账户必须于安排迎新优惠时仍为有效及信用状况良好，否则银行有权取消安排迎新品而毋须事先通知。
8. 此迎新优惠受制于银行（具唯一及绝对酌情权）核实及确认为合资格。
9. 迎新优惠不得转让、退换或兑换现金。
10. 合资格会员必须保留所有合资格零售签账之信用卡签账纪录。如有任何争议，银行保留权利随时要求合资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。
11. 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。
12. 金鹏俱乐部之条款及细则、隐私政策之最新内容以香港航空有限公司（「**香港航空**」）及金鹏俱乐部网站公布为准。
13. 银行不会对香港航空及金鹏俱乐部之产品、服务或资料之质素和供应作出任何陈述或保证，亦不会就香港航空及金鹏俱乐部之产品、 服务或资料所引起或与有关的事宜负上任何责任。如有任何查询、申诉或投诉，应直接向有关机构提出。
14. 会员明白金鹏俱乐部积分将由金鹏俱乐部存入会员之金鹏俱乐部会员账户。 银行将尽力向金鹏俱乐部提供所需资料，但对于金鹏俱乐部能否准确存入金鹏俱乐部积分于会员之金鹏会员账户、任何于银行控制范围以外之错误或延迟存入金鹏俱乐部积分，银行毋须负上任何责任。金鹏会员账户及金鹏俱乐部积分之使用受金鹏俱乐部之条款及细则约束。有关详情，请浏览 https://ffp.hnair.com/。使用奖赏计划下赚取之金鹏俱乐部积分换领、购买及兑换礼品及/或机票须符合金鹏俱乐部、香港航空及其成员航空公司的相关条款及细则约束。银行对关于金鹏俱乐部、香港航空及其成员航空公司之问题概不负责。
15. 香港航空及金鹏俱乐部可随时在给予或不给予通知的情况下更改全部或部分金鹏俱乐部之任何条款及细则，包括规则、政策、优惠、参加条件或会员等级。尽管该变更可能影响已累积之金鹏俱乐部积分之价值。
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优惠及/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。

信银国际京东 Mastercard®卡推广优惠（「推广优惠」）之条款与细则

A. 现金回赠之通用条款与细则（适用于以下所有推广优惠）

1. 除中信银行(国际)有限公司（「**银行**」）另有注明外，此优惠由 2026 年 6 月 29 日至 2026 年 12 月 31 日有效（包括首尾两日）(「**推广期**」）。
2. 合资格签账指在京东集团指定商户，包括于 JD App、JD Mall 香港及佳宝食品超级市场消费并已志账之零售签账、网上消费及邮购/电话订购。为免生疑，合资格签账不包括换购费、微信/WeChat Pay HK/ 支付宝/ AlipayHK/ PayMe 所作之签账及商户分期计划每月付款金额、以应用程式/ 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）及银行不时新增定义之电子交易、 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）核实及确认为合资格。如有任何争议，银行将有最终决定权。若有任何被银行证实为不合资格之交易，银行保留权利于合资格会员账户内扣除相等于现金回赠金额之权利。
3. 如外币兑换交易金额为非港币，其交易金额将根据银行所决定之有关外币兑换率（显示于信用卡月结单上）兑换成港币并四舍五入至 HK$0.01。银行将根据合资格信用卡月结单上所显示之交易日及港币签账金额计算合资格会员可获享此推广优惠之现金回赠资格。
4. 银行保留给予合资格会员此推广优惠之任何现金回赠的权利。有关之合资格信用卡账户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。
5. 有关此推广优惠之现金回赠：
   I. 如相关信用卡账户已取消或被终止，合资格会员未使用或未志账之现金回赠于账户终止时将被立即
   取消；及
   II. 受制于银行「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。
6. 推广优惠不得转让、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。
7. 合资格会员必须保留所有合资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资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。
8. 银行保留权利可以取消此推广优惠或删除、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。
9. 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。
10. 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推广优惠的资格及其信用卡。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现金回赠的总金额，而毋须作事先通知。
11. 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。

12. 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。
13. 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。

B. 信银国际京东 Mastercard ®卡迎新优惠（「迎新优惠」）之条款及细则

1. 此迎新优惠适用于推广期内成功申请，并于 2027 年 1 月 31 日或之前获由银行发出中信银行(国际)京东 Mastercard ®卡之主卡（「**合资格信用卡**」）的全新信用卡会员（定义见下述第 2 条）。
2. 全新信用卡会员为于申请合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**」）
3. 全新信用卡会员于合资格信用卡批核后 3 个月内于京东集团指定商户累积合资格签账满 HK$10,000 享现金回赠 HK$900（「**HK$900 现金回赠**」）。全新信用卡会员于 2026 年 7 月 20 日或之前递交合资格信用卡申请及交齐文件，并于合资格信用卡批核后 3 个月内累积合资格签账满 HK$10,000，合资格签账之 HK$900 现金回赠翻倍至 HK$1,800。
4. 银行将根据合资格信用卡月结单上所显示之交易日及港币签账金额计算合资格会员可获享迎新优惠之资格。
5. 透过迎新优惠可获享之现金回赠将于合资格信用卡发卡月起计 6 个月内存入合资格会员之合资格信用卡账户并显示于月结单上。
6. 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，每位合资格会员只可享有其中一份全新合资格会员迎新优惠。

C. 信银国际京东 Mastercard®卡-京东签账高达 10%现金回赠推广优惠（「10%现金回赠」）之条款及细则

1. 此 10%现金回赠适用于银行发行之中信银行(国际)京东 Mastercard ®卡之主卡及附属卡。（「信银国际京东 Mastercard®卡」）
2. 信银国际京东 Mastercard ®卡会员于京东集团指定商户合资格零售签账可享以下额外现金回赠（「现金回赠」）：

合资格签账	于 JD App、JD Mall 香港及佳宝食品超级市场之合资格签账	于 JD App、JD Mall 香港及佳宝食品超级市场单一合资格签账满 HK$5,000 或以上
现金回赠	4%现金回赠*	额外 6%现金回赠
每历月最高现金回赠金额	HK$200	HK$300

*4%现金回赠包括现行「现金回赠奖赏计划」赚取之信银国际京东 Mastercard ®卡基本现金回赠（「基本现金回赠」），详情请查阅现金回赠奖赏计划之条款及细则。

3. 银行将根据合资格会员于推广期内每历月所作之合资格签账（根据信用卡月结单上之交易日期）之总港币交易金额（显示于信用卡月结单上）计算每位合资格会员每历月可获享之现金回赠。合资格会员将根据「现金回赠」奖赏计划下之现金回赠发放日期获得基本现金回赠。额外现金回赠将于每签账月完结后 4 个月内存入合资格会员之信银国际京东 Mastercard®卡账户并显示于月结单上。
4. 除非另有指明，额外现金回赠推广优惠不可与其他优惠同时使用。

中信银行（国际）信用卡飞赏无限奖赏计划（「飞赏无限奖赏计划」）之一般条款及细则

1. 飞赏无限奖赏计划之推广期为 2026 年 7 月 5 日至 2026 年 9 月 30 日（包括首尾两天）（「**推广期**」）。
2. 除非另有指明，飞赏无限奖赏计划只适用于以下由中信银行（国际）有限公司（「**银行**」）发行之指定信用卡（「**指定信用卡**」）之主卡及附属卡会员：

   - 中信银行(国际)紫钻信用卡
   - 信银国际 Jewel World Mastercard®
   - 信银国际 Motion 信用卡
   - 信银国际 Motion 信用卡*(虚拟版)*

3. 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银行发出之信银国际信用卡（「**信银国际信用卡**」）主卡之申请人（「**全新信用卡会员**」）；现有信用卡会员为现行信银国际信用卡持卡人或于批核月起计之过去 12 个月内曾持有任何信银国际信用卡主卡之申请人（「**现有信用卡会员**」）。
4. 于推广期内，全新信用卡会员/现有信用卡会员透过 inMotion 动感银行应用程式成功登记飞赏无限奖赏计划（「**已登记全新信用卡会员**」/「**已登记现有信用卡会员**」，统称「**已登记会员**」），可透过进行以下合资格产品申请及/或合资格零售签账（定义见以下条款 5）赚取 Motion$：
   i. 迎新礼遇高达 M$10,000
   ii. 基本签账优惠
   iii. 升级签账优惠
   iv. 签账分期优惠

   上述透过飞赏无限奖赏计划提供之迎新礼遇高达 M$10,000 及基本签账优惠不可同时享有。
5. 合资格零售签账（「**合资格零售签账**」）必须为已过账之本地或海外交易，包括零售签账、现金透支及经邮购/电话订购的零售签账。为免生疑，不认可之交易包括但不限于所有经微信/WeChat Pay HK/支付宝 /AlipayHK/PayMe/转数快的交易、自动转账、自动柜员机/网上缴付账项的金额（包括但不限于税项、停车费、隧道费、租金及公共事务账项）、「八达通自动增值」款项、结余转账、「商户分期计划」每月供款、「套现分期计划」、Dollar$mart 私人分期贷款、$mart Plus 分期贷款之还款额、「几时都分期」之每月供款、「月结单都分期」、「任何账单都分期」及「几时都分期交税」 的任何还款额供款、手续费及其他费用及收费、任何基金/月供投资计划供款、保险费用、所有缴付予税务局的款项、赌场筹码兑换及于赌场内作之交易、年费、财务费用、以应用程式/电子转账平台的转账及商户交易/电子钱包增值之交易（包括但不限于透过个人对个人(P2P)支付或转账服务）及银行不时新增定义之电子交易、银行征收之其他服务费用、任何未志账/被取消/已退款/无效 /未授权之交易及银行不时指定的任何其他类型的交易，并受制于银行（具唯一及绝对酌情权）核实及确认为合资格。如有任何争议，银行将有最终决定权。
6. 银行会将以非港元结算之合资格零售签账根据现行外汇汇率折算成港元（如信用卡月结单所示）以计算每位已登记会员于飞赏无限奖赏计划可享之 Motion$。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. 飞赏无限奖赏计划之资格须经银行（具唯一及绝对酌情权）核实及确认。
8. 银行保留任何给予会员 Motion$之权利。有关指定信用卡账户于存入 Motion$时须为仍然有效及信用状况良好，否则银行有权取消 Motion$而毋须事先通知。

9. Motion$不得转让、退换或兑换现金。使用 Motion$须受有关条款及细则约束，详情请参阅 Motion$条款及细则。
10. 会员必须就飞赏无限奖赏计划之合资格零售签账保留有关交易之所有有关文件之正本。如有任何争议，银行保留权利在此推广期间或推广期后随时要求会员提供正式交易纪录及/或其他有关文件及/或证据（「**交易纪录**」）以供查阅。银行会保留所有提供予银行的交易纪录而不予归还。
11. 银行保留权利取消飞赏无限奖赏计划或删除、取代、增补或修改任何飞赏无限奖赏计划之条款及细则而毋须事先通知。如有任何争议，银行将有最终决定权并具有约束力。
12. 指定信用卡的使用须受相关信用卡会员合约及 / 或信用卡会员协议及其他适用之推广条款及细则约束。详情请浏览银行网页。
13. 会员如有任何欺诈或滥用成分，银行将会取消该会员获享 Motion$的资格及其信用卡。 银行保留权利扣除相等于透过飞赏无限奖赏计划获享 Motion$的总额而毋须作事先通知。
14. 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。
15. 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。
16. 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。

<u>**迎新礼遇高达 M$10,000（「迎新礼遇」）之条款及细则**</u>

17. 迎新礼遇只适用于符合以下条件之已登记全新信用卡会员（「**合资格全新信用卡会员**」）：
    i. 于推广期内成功申请指定信用卡主卡，并于 2027 年 3 月 31 日或之前获银行发出有关信用卡（「**全新指定信用卡**」）；及
    ii. 于有关信用卡申请表选择「高达 M$10,000」为其迎新礼遇选项。
18. 合资格全新信用卡会员于全新指定信用卡批核日后首 2 个月内，凭该卡每作 HK$1 合资格零售签账可享 M$1，最多可享 M$10,000。
19. 迎新礼遇将于全新指定信用卡发卡月起计 6 个月内存入并显示于信用卡月结单上。
20. 迎新礼遇一经选择，恕不接受任何更改。不论申请信用卡之数目，每位合资格全新信用卡会员只可享迎新礼遇一次。
21. 如合资格全新信用卡会员于推广期内申请多于一张全新指定信用卡，银行将根据较先获批核之全新指定信用卡申请安排迎新礼遇。若于同一日成功批核多于一张全新指定信用卡，银行将以较高合资格零售签账之全新指定信用卡安排迎新礼遇。
22. 若合资格全新信用卡会员未能于推广期内透过 inMotion 动感银行应用程式登记飞赏无限奖赏计划，并于信用卡申请表选择「高达 M$10,000」为其迎新礼遇选项，银行将以 M$8 = HK$1 现金回赠比率，将合资格全新信用卡会员透过迎新礼遇所获享之 Motion$兑换成现金回赠。现金回赠将向上调整至 HK$0.1 存入全新指定信用卡账户。

<u>**基本签账优惠（「基本签账优惠」）之条款及细则**</u>

23. 基本签账优惠只适用于已登记现有信用卡会员。
24. 已登记现有信用卡会员于推广期内凭指定信用卡每作 HK$2 合资格零售签账可享 M$1（「**基本签账奖赏**」）。每位已登记现有信用卡会员于整个推广期内最多可享 M$1,000 基本签账奖赏。
25. 基本签账奖赏将于 2026 年 10 月至 12 月期间存入并显示于信用卡月结单上。

升级签账优惠（「升级签账优惠」）之条款及细则

26. 已登记会员于推广期内根据下表凭指定信用卡累积合资格零售签账达指定金额（「**指定合资格零售签账金额**」），并成功以个人名义存入「升级签账定期存款」指定金额（「**指定定期存款金额**」），可获得额外 Motion$（「**升级签账奖赏**」）：

级别	指定合资格零售签账金额	指定定期存款金额
级别 1	HK$3,000	HK$100,000 – HK$300,000
级别 2	HK$8,000	> HK$300,000 – HK$1,000,000
级别 3	HK$10,000	> HK$1,000,000

27. 升级签账奖赏将根据于推广期内达到的指定合资格零售签账金额级别及累积指定定期存款金额计算。有关之签账要求及可享之升级签账奖赏将于合资格会员开立「升级签账定期存款」时显示。为免存疑，若累积指定定期存款金额超过已登记会员所符合级别的最高限额（根据其合资格零售签账金额），则升级签账奖赏将按比例计算并限制在该等级的最高指定定期存款金额范围内。
28. 升级签账奖赏将于 2026 年 10 月至 12 月期间存入并显示于信用卡月结单上。

「几时都分期」签账计划优惠（「签账分期优惠」）之条款及细则

29. 已登记会员于推广期内成功透过 inMotion 申请信用卡「几时都分期」签账计划（「**分期计划**」），并单一分期金额达 HK$30,000 或以上，可获得额外 M$5,000（「**签账分期奖赏**」）。
30. 已登记会员申请分期计划须受信银国际信用卡「几时都分期」签账计划之推广条款及细则–适用于经 inMotion 手机应用程式之申请所约束。
31. 已登记会员于推广期内只可获享签账分期奖赏一次。
32. 签账分期奖赏将于 2026 年 10 月至 12 月期间存入并显示于信用卡月结单上。已登记会员须于存入 Motion$时没有提早还款，否则银行有权取消 Motion$而毋须事先通知。
33. 除非另有指明，签账分期优惠不可与其他推广优惠同时享用。

Terms and conditions of CNCBI Credit Card Welcome Offer (the "Welcome Offer")

1. Promotion Period is from **1 July 2026 to 31 December 2026** (both dates inclusive) (the "**Promotion Period**")
2. 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)**")
3. 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.
4. 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:

Credit Card (the "Eligible Credit Cards")	**Welcome offer**	
	New Eligible Cardmembers	**Existing Eligible Cardmembers**
CNCBI GBA Dual Currency Credit Card/ CNCBI Motion Credit Card/ CNCBI Motion Credit Card (*Virtual*)	Extra 10% Cash Rebate on Eligible Transactions in non-HKD currencies during the first 3 months from the date of card approval, **up to HK$1,000 Cash Rebate;** Or **HK$600 Cash Rebate** 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®	**HK$1,000 Cash Rebate** 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*plus* Account (as defined in Clause 5 below).	
CNCBI DCH Living Mastercard®	**HK$800 Cash Rebate** upon making accumulated Eligible Transaction of HK$3,800 or above during the first 2 months from the date of card approval	**HK$500 Cash Rebate** 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:

FWC Points	**Redemption Fee**	**Accumulated Eligible Retail Transactions Amount (defined in Clause 4 below) during the first <u>150 days</u> from card issuance date**
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.

FWC Points Redeemed under the Welcome Offer Redemption	**Administration Fee**
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.

Terms and Conditions for CNCBI JD Mastercard ® Card Promotional Program (the"Program")

A. General Terms and Conditions of Cash Rebate (Applicable to all Programs below)

1. Unless otherwise indicated by China CITIC Bank International Limited (the "**Bank**"), the promotion period is valid from 29 June 2026 to 31 December 2026 (both dates inclusive) ("**Promotion Period**").
2. Eligible Transactions include post retail transactions, online transactions, and mail/ phone order(s) at the designated merchants of JD group, including JD App, JD Mall Hong Kong and Kai Bo Food Supermarket. For the avoidance of doubt, Eligible Retail Transactions do not include Redemption Fee, any transactions made via WeChat Pay/WeChatPayHK/Alipay/AlipayHK/PayMe and the monthly repayment amount of merchant instalment plan, 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 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 Cash Rebate from the Eligible Cardmember's account.
3. The Bank will convert non-Hong Kong Dollars denominated foreign exchange Eligible Transactions into Hong Kong Dollars and be rounded up to HK$0.01 based on the relevant prevailing foreign exchange rate determined by the Bank (as shown on the credit card monthly statement) .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 Cash Rebate under the Program.
4. The Bank reserves the right to determine Eligible Cardmember's entitlement to any Cash Rebate under the Program. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the Cash Rebate is rewarded. Otherwise, the Bank has the right to forfeit the Cash Rebate under the Program without any prior notice.
5. In respect of the Cash Rebate offered under this Program:
   i. If the relevant Card account is voluntarily or involuntarily closed, the cash rebate unused or not yet credited to the account will be immediately forfeited upon the account closure; and
   ii. It shall be subject to the Terms and Conditions of "Cash Rebate" Rewards Program. For details, please visit CNCBI's website or CNCBI branch.
6. No part of the Cash Rebate under this Program is transferable, returnable or redeemable for cash. Cash Rebate received under this Program can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
7. 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.
8. The Bank reserves the right to cancel the Program 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.

9. 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.
10. Fraud and abuse will result in forfeiture of the Eligible Cardmember's eligibility for the Program 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 Cash Rebate directly from the Card without prior notice.
11. 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.
12. 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 there with shall be referred to the courts of Hong Kong Special Administrative Region.
13. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Terms and Conditions for CNCBI JD Mastercard® Card Welcome Offer Program ("Welcome Offer")

1. The Welcome Offer is applicable to the New Cardmembers (as defined in Clause 2 below) who have submitted applications for the principal card of China CITIC Bank International JD Mastercard (the "**Eligible Credit Card**") during the Promotion Period and being issued by the Bank on or before 31 January 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**")
3. New Cardmember will enjoy HK$900 cash rebate (the "HK$900 Cash Rebate") upon making accumulated Eligible Transactions of HK$10,000 or above at designated merchants of JD group with the Eligible Credit Card during the first 3 months from the date of card issuance. The HK$900 Cash Rebate will be doubled up to HK$1,800 on the Eligible Spending upon accumulative spending of HK$10,000 in the first 3 months starting from the card issuance month for those New Cardmemebers who complete the card application with full documents on or before 20 July 2026.
4. 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.
5. 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.
6. The Welcome Offer 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.

C. Terms and Conditions for CNCBI JD Mastercard® Card Up to 10% Cash Rebate Spending Program (the "10% Cash Rebate")

1. The 10% Cash Rebate is applicable to the principal and supplementary cards of the China CITIC Bank International JD Mastercard® Card issued by the Bank (the "**CNCBI JD Mastercard® Card**").
2. CNCBI JD Mastercard® Card Cardmembers can enjoy the following Cash Rebate offers (the "Cash Rebate") by making eligible transaction at specific merchants of JD Group:

Eligible Spending	Eligible Transaction at JD App, JD Mall Hong Kong and Kai Bo Food Supermarket	Single Eligible Transaction of HK$5,000 or above at JD App, JD Mall Hong Kong and Kai Bo Food Supermarket
Cash Rebate Offer	4% Cash Rebate*	Extra 6% Cash Rebate
Maximum Rebate per Calendar Month	HK$200	HK$300

*The 4% Cash Rebate includes the basic Cash Rebate offered under the prevailing "Cash Rebate" Rewards Program (the "Basic Cash Rebate") of the CNCBI JD Mastercard® Card. For details, please refer to Terms and Conditions for "Cash Rebate" Rewards Program.

3. 3. The bank will calculate the Cash Rebate that each Eligible Cardmember is entitled to in each calendar month (based on the transaction date as shown on the credit card monthly statement) on a monthly basis within the Promotion Period. Eligible Cardmembers will firstly receive the Basic Cash Rebate accordance with the timeline as stated under the terms and conditions of the "Cash Rebate" Rewards Program. The extra Cash Rebate will be credited to Eligible Cardmember's CNCBI JD Mastercard® Card account within 4 months after each transaction month which will be shown on the credit card monthly statement.

4. Unless otherwise specified, the 10% Cash Rebate cannot be enjoyed in conjunction with any other promotions.

General Terms and Conditions of CNCBI Credit Card FlyMore Rewards Program (the "FlyMore Rewards Program"):

1. The FlyMore Rewards Program is valid from 5 July 2026 till 30 September 2026 (both dates inclusive) (the "**Promotion Period**").
2. Unless otherwise specified, the FlyMore Rewards Program is only applicable to principal and supplementary cardmembers of the following designated credit cards issued by China CITIC Bank International Limited (the "**Bank**") (the "**Designated Credit Card(s)**"):
   - CNCBI Jewel World Elite Mastercard®
   - CNCBI Jewel World Mastercard®
   - CNCBI Motion Credit Card
   - CNCBI Motion Credit Card *(virtual)*
3. New cardmembers are applicants who do not hold any principal card of CNCBI Credit Card issued by the Bank (the "**CNCBI Credit Card**") in the past 12 months from the month of approval (the "**New Cardmember(s)**"); Existing cardmembers are current CNCBI Credit Card holders or applicants who have held any principal card of CNCBI Credit Card within the past 12 months from the month of approval (the "**Existing Cardmember(s)**").
4. During the Promotion Period, New Cardmembers / Existing Cardmembers who successfully register for the FlyMore Rewards Program via inMotion (the "**Registered New Cardmember(s)**" / "**Registered Existing Cardmember(s)**", collectively "**Registered Cardmembers**"), would be entitled to earn Motion$ by applying for eligible products and/or conducting Eligible Retail Transactions (as defined in Clause 5 below) as below:
   i. Welcome Offer of up to M$10,000
   ii. Basic Spending Offer
   iii. Top-up Spending Offer
   iv. Retail Purchase Installment Program Offer

   The above mentioned Welcome Offer of up to M$10,000 and Basic Spending Offer under the FlyMore Rewards Program cannot be enjoyed at the same time.
5. Eligible Retail Transactions (the "**Eligible Retail Transactions**") include posted local and overseas retail purchase, cash advance and retail transactions incurred by way of mail/phone order(s). The Eligible Retail Transactions do not include, but not limited to, WeChat Pay/ WeChat Pay HK/ Alipay/ Alipay HK/ PayMe/ FPS transactions, autopay, ATM/online bill payment (including but without limitation tax, parking, tolls, rent and utilities payment), Octopus Automatic Add-Value Service payment, balance transfers, monthly repayments of Merchant Instaslment Plan, repayments of Cash-in Program, Dollar$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, payment to 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 Cardmembers.

6. The Bank will convert non-Hong Kong Dollars denominated foreign exchange Eligible Retail Transactions into Hong Kong Dollars based on the relevant prevailing foreign exchange rate determined by the Bank (as shown on the credit card monthly statement) to calculate the Motion$ that each Registered Cardmember is entitled to under the FlyMore Rewards Program. The conversion rate of Renminbi spending is CNY1 to HKD1.
7. The eligibility of the FlyMore Rewards Program is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
8. The Bank reserves the right to determine Cardmember's entitlement to the Motion$. The relevant Designated Credit Card accounts must remain valid and in good standing at the time that the Motion$ is offered. Otherwise the Bank has the right to forfeit the Motion$ without prior notice.
9. No part of the Motion$ is transferable, returnable or redeemable for Cash. The use of Motion$ is subject to Terms and Conditions, please refer to the Terms and Conditions of Motion$.
10. Cardmembers are required to keep the credit card transaction records of the Eligible Retail Transactions in respect of the FlyMore Rewards Program. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request Cardmembers 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 Cardmembers.
11. The Bank reserves the right to cancel the FlyMore Rewards Program 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.
12. The use of the Designated 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.
13. Fraud and abuse will result in forfeiture of the Cardmember's eligibility to the Extra Rewards under this FlyMore Rewards Program as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Extra Rewards offered under this FlyMore Rewards Program directly from the Cardmember's credit card without prior notice.
14. 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.
15. These Promotional 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. In the event of any inconsistencies between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

<u>Terms and Conditions of Welcome Offer of up to M$10,000 (the “Welcome Offer”)</u>

17. The Welcome Offer is only applicable to Registered New Cardmembers who fulfill all of the following requirements (the “**Eligible New Cardmembers**”):
    i. Successfully apply for principal card of Designated Credit Card during the Promotion Period and being issued with the relevant credit card by the Bank **<u>on or before 31 March 2027</u>** (the “**New Designated Credit Card**”); AND
    ii. Selected “Up to M$10,000” as welcome gift option (the “**Welcome Gift Option**”) in relevant credit card application form.
18. Eligible New Cardmembers would be entitled to M$1 for every HK$1 Eligible Retail Transactions made with the New Designated Credit Card during the first 2 months from the date of card approval, subject to a maximum of M$10,000.
19. The Welcome Offer will be credited to Eligible New Cardmembers within 6 months from the card approval month and will be shown on the credit card monthly statement.
20. The Welcome Gift Option cannot be changed once selected and submitted by the Eligible New Cardmembers. Each Eligible New Cardmembers can only enjoy the Welcome Offer once regardless of the new of card applications.
21. Shall the Eligible New Cardmember apply for more than one New Designated Credit Card during the Promotion Period, the Bank will arrange the welcome gift as indicated in the firstly approved New Designated Credit Card application. Shall more than one New Designated Credit Card be approved on the same date; the Bank will arrange the welcome gift based on the New Designated Credit Card with the highest Eligible Retail Transaction amount.
22. For any Eligible New Cardmembers who do not register for the FlyMore Rewards Program via inMotion during the Promotion Period and selected “Up to M$10,000” as the Welcome Gift Option in the New Designated Credit Card application, the Bank will convert the Motion$ that the Eligible New Cardmembers entitled under the Welcome Offer to Cash Rebate in the ratio of M$8 = HK$1 Cash Rebate. The Cash Rebate will be rounded up to HK$0.1 and credited to the New Designated Credit Card account.

<u>Terms and Conditions of Basic Spending Offer (the “Basic Spending Offer”)</u>

23. The Basic Spending Offer is only applicable to Registerd Existing Cardmembers.
24. Registered Existing Cardmembers would be entitled to M$1 for every HK$2 Eligible Retail Transactions made with the Designated Credit Cards (the “**Basic Spending Reward**”). Each Registered Existing Cardmember can enjoy a maximum of M$1,000 Basic Spending Reward during the whole Promotion Period.
25. The Basic Spending Reward will be credited to Registered Existing Cardmembers **<u>between October and December 2026</u>** and will be shown on the credit card monthly statement.

Terms and Conditions of Top-up Spending Offer (the "Top-up Spending Offer")

26. Registered Cardmembers who accumulate the designated amount of Eligible Retail Transactions with the Designated Credit Cards (the "**Designated Eligible Retail Transaction Amount**") and successfully place Top-up Spending Time Deposit in their sole name with the designated amount (the "**Designated Time Deposit Amount**") during the Promotion Period, would be entitled to extra Motion$ (the "**Top-up Spending Reward**") according to the table below:

Tier	Designated Eligible Retail Transaction Amount	Designated Time Deposit Amount
Tier 1	HK$3,000	HK$100,000 – HK$300,000
Tier 2	HK$8,000	> HK$300,000 – HK$1,000,000
Tier 3	HK$10,000	> HK$1,000,000

27. The Top-up Spending Reward will be calculated based on the Designated Eligible Retail Transaction Amount tier fulfilled and the total accumulated Designated Time Deposit Amount made during the Promotion Period. The relevant spending requirement and Top-up Spending Reward available will be displayed when Registered Cardmembers place the Top-up Spending Time Deposit. For the avoidance of doubt, should the total accumulated Designated Time Deposit Amount made by Registered Cardmembers exceed the maximum limit of the tier they have qualified for (based on their Eligible Retail Transaction Amount), the Top-up Spending Reward will be capped and calculated based on the maximum Designated Time Deposit Amount of that qualified tier on a pro-rata basis.
28. The Top-up Spending Reward will be credited to Registered Cardmembers **betweeen October and December 2026** and will be shown on the credit card monthly statement.

Terms and Conditions of "Retail Purchase Installment Program" Offer (the "Purchase Installment Offer")

29. Registered Cardmembers who successfully apply for Credit Card "Retail Purchase Installment Program" (the "**Installment Program**") with single installment amount of HK$30,000 or above using the Designated Credit Cards via inMotion during the Promotion Period, would be entitled to extra M$5,000 (the "**Purchase Installment Reward**").
30. Registered Cardmembers who apply for the Installment Program will be bound by "Promotional Terms and Conditions for CNCBI Credit Card "Retail Purchase Installment Program" - Applicable to application via inMotion Services".
31. Each Eligible Cardmember can enjoy the Purchase Installment Offer once during the Promotion Period.
32. The Purchase Installment Reward will be credited to Registered Cardmembers **between October and December 2026** and will be shown on the credit card monthly statement.
33. Unless otherwise specified, the Purchase Installment Offer cannot be enjoyed in conjunction with other promotional offers.