

Terms and Conditions of CNCBI Credit Card Extra 10% Cash Rebate on Foreign Currency Spending Offer (the “Extra 10% Cash Rebate Offer”)

1. The promotion period of the Extra 10% Cash Rebate Offer is from 1 April 2025 to 30 June 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Extra 10% Cash Rebate Offer is only applicable to the principal cardmember of the following designated CNCBI Credit Cards (the “**Eligible Credit Cards**”) issued by China CITIC Bank International Limited (the “**Bank**”):
 - CNCBI Jewel World Elite Mastercard® Card
 - CNCBI Jewel World Mastercard® Card
 - China CITIC Bank International Hong Kong Airlines Mastercard® Card
 - CNCBI Motion Credit Card
 - CNCBI Motion Credit Card (*virtual*)
 - CNCBI DCH Living Mastercard® Card
3. During the Promotion Period, Existing Credit Cardmembers and New Credit Cardmembers (as defined in Clause 3 and 4 below) who fulfill all the following requirements (collectively the “**Eligible Cardmembers**”) will be entitled to extra 10% Cash Rebate on Eligible Foreign Currency Transactions (as defined in Clause 5 below) made with the Eligible Credit Cards (the “**Extra 10% Cash Rebate**”):

For Existing Credit Cardmembers:

Existing Credit Cardmembers who successfully register “Credit Card FX Spending Extra Cash Rebate” at Rewards Go via the Bank’s mobile application inMotion during any calendar month within the Promotion Period (the “**Registered Month**”), the Existing Credit Cardmember will be entitled to the Extra 10% Cash Rebate in the Registered Month. Monthly quota applies and is available on a first come first served basis. Existing Credit Cardmembers are required to register separately if they would like to enjoy the Extra 10% Cash Rebate in more than one month during the Promotion Period.

For New Credit Cardmembers:

New Credit Cardmembers who successfully apply for, and being issued with, a principal card of the Eligible Credit Cards during the Promotion Period will be registered for the Extra 10% Cash Rebate Offer automatically and entitled to the Extra 10% Cash Rebate starting from the Eligible Credit Card approval month and the subsequent months during the Promotion Period.

The Extra 10% Cash Rebate is subject to a maximum of HK\$300 Cash Rebate per calendar month and HK\$900 Cash Rebate during the entire Promotion Period of each Eligible Cardmember.

4. Existing credit cardmembers are cardmembers who are holding any principal card of the Eligible Credit Card according to the Bank’s record as of 31 March 2025 (the “**Existing Credit Cardmembers**”), or else they would be regarded as new credit cardmembers (the “**New Credit Cardmembers**”).
5. Eligible Foreign Currency Transactions (the “**Eligible Foreign Currency Transactions**”) include retail transactions settled in any currencies other than Hong Kong Dollars (based on the currency posted on the credit card monthly statement). For the avoidance of doubt, the Eligible Foreign Currency Transactions do not include, but not limited to, WeChat Pay/Alipay/PayMe 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, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan and Tax Interest Free Flexi Installment Program, handling fees and fees and charges, contribution to any unit trust /monthly investment plan, relevant insurance payment, payments to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, transactions made via mobile app/funds transfer and merchant transaction via electronic fund transfer platform/reload of e-wallets (include but not limited to any transfer made via person to person (P2P) payment services) and any other types of electronic transaction specified by the Bank from time to time, any unposted/cancelled/ refunded/ invalid/ unauthorized transactions and any other types of transactions specified by the Bank from time to time. Whether a transaction is eligible is subject to the Bank’s (in its sole and absolute discretion) satisfaction and confirmation. In case of any dispute, the decision of the Bank shall be final and binding on Cardmembers. If a transaction is considered by the Bank to be ineligible, the Bank reserves the right to debit the Extra 10% Cash Rebate from the Eligible Cardmember’s account without prior notice.
6. All Eligible Foreign Currency Transactions will be counted based on the transaction dates shown on the monthly credit card statement and must be successfully posted on or before 31 July 2025.

7. The Bank will base on the total Eligible Foreign Currency Transactions in Hong Kong Dollars after conversion (as shown on the credit card monthly statement) to calculate the Extra 10% Cash Rebate amount that each Eligible Credit Cardmember entitled. Shall the Eligible Credit Cardmember hold more than one Eligible Credit Card, the Eligible Foreign Currency Transactions made by each Eligible Credit Card will be counted collectively.
8. The Extra 10% Cash Rebate will be credited to the Eligible Credit Card account that used to make the Eligible Foreign Currency Transactions on or before 31 January 2026 and will be shown on the credit card monthly statement. Shall the Eligible Credit Cardmembers made the Eligible Foreign Currency Transactions with more than one Eligible Credit Cards, the Extra 10% Cash Rebate will be credited according the sequence below:
 - i. CNCBI Jewel World Elite Mastercard® Card
 - ii. CNCBI Jewel World Mastercard® Card
 - iii. China CITIC Bank International Hong Kong Airlines Mastercard® Card
 - iv. CNCBI Motion Credit Card / CNCBI Motion Credit Card (virtual)
 - v. CNCBI DCH Living Mastercard® Card
9. The Bank reserves the right to determine Eligible Credit Cardmember's entitlement to the Extra 10% Cash Rebate. The relevant Eligible Credit Card account must remain valid and in good standing at the time when the Extra 10% Cash Rebate is rewarded. Otherwise the Bank has the right to forfeit the Extra 10% Cash Rebate without any prior notice.
10. If the relevant Eligible 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.
11. No part of the Extra 10% Cash Rebate is transferable, returnable or redeemable for cash. Cash Rebate received under the Extra 10% Cash Rebate Offer can only be used to offset new retail purchase transactions and cannot be used to settle any outstanding statement balance.
12. Eligible Credit Cardmembers are required to keep the credit card transaction records of the Eligible Foreign Currency Transactions in respect of the Extra 10% Cash Rebate. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request the Eligible Credit 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 Credit Cardmember.
13. The Bank reserves the right to cancel the Extra 10% Cash Rebate 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 Credit Cardmembers.
14. 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.
15. Fraud and abuse will result in forfeiture of the Eligible Credit Cardmember's eligibility for the Extra 10% Cash Rebate Offer as well as cancellation of the Eligible Credit Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Extra 10% Cash Rebate directly from the Eligible Credit Card without prior notice.
16. Except as otherwise expressly stated in these Terms and Conditions, no one other than a party to these Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong 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.
17. 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.
18. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.