

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。

迎新禮遇高達 M\$10,000 (「迎新禮遇」) 之條款及細則

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。

基本簽賬優惠 (「基本簽賬優惠」) 之條款及細則

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。

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 动感银行应用程序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。

迎新礼遇高达 M\$10,000（「迎新礼遇」）之条款及细则

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 动感银行应用程序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。

基本签账优惠（「基本签账优惠」）之条款及细则

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 手机应用程序之申请所约束。
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。

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 OfferThe 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 Instalment 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.

Terms and Conditions of Welcome Offer of up to M\$10,000 (the "Welcome Offer")

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 **on or before 31 March 2027** (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.

Terms and Conditions of Basic Spending Offer (the “Basic Spending Offer”)

23. The Basic Spending Offer is only applicable to Registered 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 **between October and December 2026** 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 **between 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.