

Terms and Conditions of Cross-border Life in Motion: CNCBI GBA Dual Currency Credit Card Extra Welcome Rewards Promotion (the “Extra Welcome Rewards Promotion”)

1. The promotion period of the Extra Welcome Rewards Promotion is valid from 6 January 2025 to 31 March 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Extra Welcome Rewards Promotion is applicable to applicants who do not currently hold the principal card of CNCBI GBA Dual Currency Credit Card (the “**Eligible Credit Card**”) (the “**Eligible Applicant(s)**”).
3. To be eligible for the extra welcome rewards (the “**Extra Welcome Rewards**”), Eligible Applicants are required to apply for the Eligible Credit Card by submitting a designated credit card application form via inMotion with “GBATK” being inputted in the field of promotion code during the Promotion Period (the “**Eligible Application**”).
4. The Extra Welcome Rewards consist of the following 2 parts:
 - i. Eligible Credit Card application submission reward
Eligible Applicant can choose one of the followings in the Eligible Application as application submission reward (the “**Application Submission Reward**”):
 - 1 Trans-Island Chinalink one-way bus ticket from Hong Kong to Shenzhen Bay Port / Shenzhen Bay Port to Hong Kong (value: HK\$60)
 - 1 Trans-Island Chinalink one-way bus ticket from Hong Kong to Guangzhou / Guangzhou to Hong Kong (value: HK\$110)
 - 1 High Speed Rail one-way ticket from Hong Kong to Shenzhen / Shenzhen to Hong Kong (value: HK\$82)
 - ii. Eligible Credit Card application approval red pocket reward
Eligible Applicant whose Eligible Application is being approved by China CITIC Bank International Limited (the “**Bank**”) with the newly approved Eligible Credit Card is being activated on or before 30 April 2025 will be entitled to HK\$388 Cash Rebate (the “**Application Approval Reward**”).
5. The e-coupon code of the Application Submission Reward (the “**e-Coupon Code**”) will be sent via SMS to the mobile number provided in the Eligible Application within 10 working days after the successful submission of the Eligible Application. The e-Coupon Code will not be re-issued for any reason (e.g. loss or stolen) once issued. To enjoy instant discount at the value as stated in Clause 4 (i) above, Eligible Applicant is required to register or login as KLOOK member via KLOOK’s webpage or Mobile application and purchase the selected Application Submission Reward with the e-Coupon Code on or before 31 December 2025. Shall there is any price adjustment for the selected Application Submission Reward, the Eligible Applicant is required to pay for the price difference with the Eligible Credit Card without prior notice. Each e-Coupon Code can only be used once and is subject to terms and conditions set by KLOOK, please contact KLOOK for details.
6. The Application Approval Reward will be credited to the Eligible Credit Card Hong Kong Dollars account on or before 30 June 2025 and will be shown on the credit card monthly statement. The Application Approval Reward received under the Extra Welcome Rewards Promotion can only be used to offset future retail purchase transactions and cannot be used to settle any outstanding statement balance. The relevant Eligible Credit Card account must remain valid and in good standing during the Promotion Period and at the time when

the Application Approval Reward is credited. Otherwise the Bank has the right to forfeit the Application Approval Reward without prior notice.

7. The Extra Welcome Rewards once selected cannot be changed or withdrawn and cannot be transferred or exchanged for cash or any other items. Each Eligible Applicant can only enjoy the Extra Welcome Rewards once during the whole Promotion Period.
8. The quota of the Application Submission Reward is limited and available while stock lasts.
9. Except for the welcome offer of Eligible Credit Card, the Extra Welcome Rewards cannot be enjoyed in conjunction with any other application offers. The welcome offer is subject to terms and conditions, please visit the Bank's website for details.
10. The Bank is not the supplier of the e-Coupon Code. The Bank shall not be liable for any matters arising or in connection with the products, services, or information provided by KLOOK. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information provided by KLOOK. For any enquiries regarding the e-Coupon Code, please contact KLOOK.
11. Fraud and abuse will result in forfeiture of the Eligible Applicant's eligibility for the Extra Welcome Rewards as well as cancellation of the Eligible Applicant's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Extra Welcome Rewards directly from the Eligible Credit Card account without prior notice.
12. The use of the credit 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 the Bank's website,
13. The Bank reserves the right to cancel the Extra Welcome Rewards 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 Applicants.
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 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.
15. 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.
16. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.