中信银行(国际)
CHINA CITIC BANK INTERNATIONAL

信銀國際信用卡申請表格
CNCBI Credit Card Application Form

申請人必須年滿18歲。除非另有說明，以下各項資料均須以英文正楷填寫。 Applicant must be aged 18 or above. Unless otherwise stated, all sections below must be completed in full using English BLOCK Letters.

請將填妥之申請表格及所需文件傳真至**3603 4668**。 Please submit the application form and the required documents by fax to **3603 4668**.

信銀國際信用卡 CNCBI Credit Card

☐  DAA23 信銀國際VISA白金卡 CNCBI VISA Platinum Card

☐  DAA24 信銀國際Motion信用卡 CNCBI Motion Credit Card

☐  DAA25 信銀國際中國國航雙幣信用卡 CNCBI Air China Dual Currency Credit Card

免首3年年費 First 3-year annual fee waiver

註：1. 如申請人現在已持有以上信銀國際信用卡，銀行不會替申請人重複申請該信用卡並毋須另行通知。2. 銀行有權根據申請人之個別情況拒絕接納其信用卡之申請。3. 銀行保留對信銀國際信用卡批核之最終審批權。

Notes: 1. If an applicant currently holds above CNCBI Credit Card, the Bank will not process such CNCBI Credit Card application without prior notice. 2. The Bank reserves the sole right to decline credit card application. 3. The Bank reserves the final approval right of CNCBI credit card.

迎新禮品# Welcome Offer#

請選擇以下其中一項迎新禮品^ Please select one of the following welcome offers^:

☐ 自由鳥Mobile 5GB HK$90月費計劃6個月免月費 Birdie Mobile 6-month Monthly Fee Waiver on 5GB HK$90 Monthly Plan (B80) 或OR

☐ HK$400現金回贈 HK$400 Cash Rebate (B81) 或OR

☐ 鳳凰知音里程4,000公里 PheonixMiles 4,000KM (B82)

（此迎新禮品只適用於申請信銀國際中國國航雙幣信用卡。 This welcome offer is only applicable to CNCBI Air China Dual Currency Credit Card application.)

額外HK$100現金回贈
適用於同時申請中國國航雙幣信用卡
Extra HK$100 Cash Rebate
For applicant who applies for Air China Dual Currency Credit Card simultaneously

詳情請參閱附奉之有關推廣優惠條款及細則。Please refer to the relevant Terms and Conditions of Promotional Offers enclosed for details.

^ 迎新禮品不適用於現時持有或於處理信用卡相關申請前12個月內曾持有由銀行發出的任何信用卡之主卡申請人。每位主卡申請人不論申請信用卡之數目多少，只可享有迎新禮品乙份。迎新禮品於遞交申請後將不能更改。
The Welcome Offer is not applicable to any principal card applicant who currently holds or held any other CNCBI Credit Cards issued by the Bank in the 12-month immediately preceding the relevant application for the Credit Card. Principle card applicant is only entitled to one of the above welcome offers regardless of the number of credit card applied. Welcome Offer cannot be changed after application is submitted.

中國國航鳳凰知音會員資料 The Air China PhoenixMiles Membership Information

只適用於信銀國際中國國航雙幣信用卡申請人 This section is only applicable to CNCBI Air China Dual Currency Credit Card applicant

申請人現時是否鳳凰知音會員? Are you a member of PhoenixMiles Program?

☐ 是，本人鳳凰知音會籍之號碼為 Yes, my PhoenixMiles membership is C A _ _ _ _ _ _ _ _ _ _ _ _

以上會籍之身份證明文件號碼必須與本申請表內「個人資料」部份之身份證明文件號碼相同。合資格簽賬賺取的簽賬積分將自動兌換里程並直接誌入以上之會員號碼戶口。
The identification document number registered under the above mentioned membership must be same as the identification document number provided under "Your Personal Data" section of the application form. All valid bonus points for the Eligible Transactions of the CNCBI Air China Dual Currency Credit Card will be credited to the membership number above.

註：如申請人沒有提供或提供之會員號碼因任何原因未能作出核對，則視作為非鳳凰知音會員，本行將安排全新的鳳凰知音會員號碼予閣下。
Remark: If you do not have a membership number, or the membership number provided cannot be verified, the Bank will arrange a new PhoenixMiles membership number to you.

個人資料 Your Personal Data

稱謂 Salutation
☐ 先生 Mr.
☐ 小姐 Miss
☐ 太太 Mrs.
☐ 女士 Ms.

身份證明文件上之英文姓名 English Name as printed on Identification Document

姓 Family Name

名 Given Name

註：如閣下的身份證明文件上之英文姓名（包括空格）超出19個字元，本行保留對刻印於信用卡面上持卡人姓名之式樣的最終決定權。
Remark: If your name in English on Identification Document exceeds 19 characters (including spaces), the Bank reserves the sole and absolute right to determine the form of the cardmember's name as embossed on the credit card.

前名/別名 Former Name/Other Name（如有，請附上有關證明 If any, please provide proof)

身份證明文件號碼 Identification Document Number

國籍 Nationality（如閣下是香港永久居民，請填選中國（香港）。 If you are a permanent resident of Hong Kong, you may put Chinese (Hong Kong).)

☐ 中國（香港） Chinese (Hong Kong) ☐ 其他（請註明） Others (Please specify) ____ 如閣下擁有多重國籍，請於此處逐一提供。Please fill in this section in case you have multiple nationalities. (1) ____ (2) ____ (3) ____ (4) ____

出生日期 Date of Birth
日D 月M 年Y

婚姻狀況 Marital Status
☐ 單身 Single
☐ 已婚 Married
☐ 其他 Other

供養人數 Number of Dependent(s)

教育程度 Education Level
☐ 小學 Primary
☐ 中學/預科 Secondary
☐ 工業學院 Vocational Education
☐ 大專或以上程度 Tertiary/University or above

住宅電話 Home Tel. Number

手提電話/其他 Mobile Phone Number/Others

電子郵件地址 E-mail Address（閣下可提供電子郵件地址以收取優惠資訊 You can provide your email address to receive information of marketing promotion via email.)

住宅地址 Residential Address（郵政信箱/海外地址恕不接納 P.O. Box/Overseas Address is not accepted）
室 Flat/Room 樓 Floor 座 Block 大廈名稱 Name of Building

街道號數及名稱 Number and Name of Street

地區 District

如閣下為信銀國際信用卡現有會員，閣下之地址紀錄將被改為此表格中申報之地址。
If you are an existing CNCBI Credit Cardmember, your address record will be replaced by the address provided in this form.

☐ 香港 HK
☐ 九龍 KLN
☐ 新界 NT

DAA23-25_11/2019

個人資料 Your Personal Data

住宅類別 Residential Type

☐ 按揭私人物業 Mortgaged Private Housing ☐ 自置私人物業 Self-owned Private Housing ☐ 租賃私人物業 Rented Private Housing ☐ 公司宿舍 Quarter

☐ 按揭公屋/居屋物業 Mortgaged Public Housing/HOS ☐ 自置公屋/居屋物業 Self-owned Public Housing/HOS ☐ 租賃公屋/居屋物業 Rented Public Housing/HOS

閣下是否需要支付每供款/租金 Do you need to contribute Monthly Installment/Rental Payment ?

☐ 是 Yes（每月供款/租金 Monthly Installment/Rental Payment : HK$ ______ ） ☐ 否 No

閣下是否上述地址之物業擁有人？ Are you the owner of the property stated above? ☐ 是 Yes ☐ 否 No	於現址居住年數 Number of Years at Current Residential Address ____ 年 Y ____ 月 M	永久地址 Permanent Address（只適用於香港非永久性居民身份證持有人士 For non-Hong Kong permanent identity card holder only） ☐ 住宅地址同上 Same as above Residential Address ☐ 其他，請註明並提供證明 Others, please specify and provide proper documentary proof ______ ______

外國賬戶稅務合規法案/共同申報準則證明書 FATCA and CRS Self Certification

第1部分：美國公民/美國居民稅務居住地 Part 1: Tax Residence for US Citizenship/US Residence

(1) 本人證明本人是美國公民/美國居民（例如：外國人登錄證持有人（即美國綠卡持有人）或通過「逗留美國實際天數測試」人士）。
I certify that I am a U.S. Citizen / U.S. Resident (e.g. Alien Registration Card holder (i.e. Green Card holder) or meets substantial presence test).

☐ 是 Yes ☐ 否 No

如上述問題答案為「是」，請提供閣下的納稅人識別號碼。
If you tick "Yes" to the above question, please provide your Taxpayer Identification Number (TIN).

納稅人識別號碼
Taxpayer Identification Number ☐☐☐ – ☐☐ – ☐☐☐☐

以下聲明僅適用於美國公民或其他美國人士（即為閣下在上述問題中選擇"是"的情況）：
The following certification is applicable only if you are a U.S citizen or other U.S. person (i.e. you have ticked "Yes" in the above question):

在願受作假證供的懲處下，本人聲明：
Under penalty of perjury, I certify that:

1. **此證明書所示的號碼是本人正確的納稅人識別號碼；**
The number shown on this certification is my correct taxpayer identification number;
2. **除非下文另有指明，本人不需要繳納後備預扣稅，因為(a)本人獲豁免不需繳納後備預扣稅，或(b)本人未有收到國稅局通知指因本人未能報告所有利息或股息而需繳交後備預扣稅，或(c)國稅局告知本人不再需要繳交後備預扣稅；**
Unless otherwise indicated below, I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding;
☐ **（如適用，請在方格內填上"✓"號 Please tick if applicable）**
本人因為任何原因需要繳納後備預扣稅，包括（但不限於）本人已獲國稅局通知本人目前未能在稅務申報表中申報所有利息或股息。
I am subject to backup withholding for whatever reason(s) including that I have been notified by the IRS that I have failed to report all interest and dividends on my tax return.
3. **本人是美國公民，或其他美國人士；及**
I am a U.S. citizen or other U.S. person; and
4. **此證明書中所填寫的，表明本人免於外國賬戶稅務合規法案(FATCA)報告的外國賬戶稅務合規法案(FATCA)代碼是正確的。**
The FATCA code(s) entered on this certification (if any) indicating that I am exempt from FATCA reporting is correct.

如閣下為美國人士，閣下須同意以上聲明。美國國稅局並不要求閣下同意其他與避免後備預扣稅無關的條文。
For a U.S. person, you are required to provide the certifications contained herein. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholdings.

第2部分：美國以外國家稅務居住地 Part 2: Tax Residence for the Country(ies) other than US

(2) 請填寫以下部分，包括(i)賬戶持有人的稅務居民身份及(ii)賬戶持有人於所顯示國家之納稅人識別號碼。**如果賬戶持有人是多於五個國家/地區稅務居民，請提供另一張證明書。**
Please complete a table in the following section indicating (i) where the Account Holder is a resident for tax purposes and (ii) the Account Holder's Taxpayer Identification Number or its functional equivalent ("TIN") for each country/jurisdiction indicated. **If the Account Holder is tax resident in more than five countries/jurisdictions, please provide a further certification.**

	稅務居住地國家/地區^ Country/Jurisdiction of Tax Residence^	納稅人識別號碼 TIN	如沒有納稅人識別號碼，請提出原因A或B* If no TIN available, enter Reason A or B*
1.			
2.			
3.			
4.			
5.			

^ 在此提供的資料將不會取代先前向銀行所提供的，所有先前提供的稅務居住地的資料（如有）將會繼續保留。
The information provided here would not supersede all previous ones. All previous tax residence information provided (as the case may be) should remain unchanged.

* 如沒有納稅人識別號碼，請提供相應的原因A或B如下：
If a TIN is unavailable, please provide the appropriate reason A or B as indicated below:

- 原因A：賬戶持有人（稅務居民）居住地國家/地區沒有給賬戶持有人發出納稅人識別號碼
- Reason A: The country/jurisdiction where the Account Holder is resident for tax purpose but does not issue TINs to the Account Holder
- 原因B：不需要納稅人識別號碼（注意：選擇這原因是稅務居住地國家/地區不需要披露納稅人識別號碼）
- Reason B: No TIN is required (Note: Only select this reason if the authorities of the country/jurisdiction of tax residence entered above do not require the TIN to be disclosed)

在此證明書第2部分所提供的聲明中所收集、保留和使用的資料是根據稅務條例第50C條(3)的要求用作於自動交換財務賬戶資料。
The above certification provided in Part 2 is specifically required with respect to the collection, retention and use of the above data as necessarily required in section 50C(3) of the Inland Revenue Ordinance for a reportable account and a non-reportable account for the purpose of automatic exchange of financial account information.

本人確認及同意，(i)在此證明書中第2部分所收集的資料會被金融機構保留用作自動交換財務賬戶資料，及(ii)有關資料、賬戶持有人資料及任何須申報賬戶均有可能被金融機構向香港特別行政區稅務局申報並且根據相關主管當局協議向賬戶持有人的稅務居住地的稅務機關交換有關財務賬戶資料。
I acknowledge and agree that (i) the information contained in Part 2 on this certificartion is collected and may be kept by the financial institution for the purpose of automatic exchange of financial account information, and (ii) such information and information regarding the Account Holder and any reportable account(s) may be reported by the financial institution to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region of the People's Republic of China in which the account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions in which the Account Holder may be resident for tax purposes pursuant to the competent authority agreements to exchange financial account information.

在此證明書第2部分所提供的資料，本人亦確認知道，如果任何人作出誤導、虛假、不正確、明知故犯或胡亂的聲明，是屬於根據稅務條例所訂的罪行。〔如果有犯上該罪行，一經定罪會被判罰第三級罰款（即港幣10,000元）。〕
For the information provided in Part 2 of this certification, I also acknowledge that it is an offence under the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular knowingly or in a reckless manner. [A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HKD10,000).]

職業 Your Occupation

公司名稱 Company Name

公司地址 Office Address
室 Flat/Room　樓 Floor　座 Block　大廈名稱 Name of Building

街道號數及名稱 Number and Name of Street

地區 District　☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT

業務性質 Business Nature

公司電話 Office Tel. Number

職位 Position

任職此行業年期 Years at Profession　年 Y　月 M

現職年期 Years at Current Position　年 Y　月 M

每月收入 Monthly Income　HK$

閣下是否自僱人士 Are you self-employed?　☐ 是 Yes　☐ 否 No
如屬自僱人士，請附上商業登記證及最近期之利得稅稅單。 If yes, please enclose Business Registration Certificate and latest Profits Tax Demand Note.

請將所有來往信件寄往 Please send all correspondence to　☐ 住址 Residential　☐ 公司 Office

如來往信件寄往公司地址，請提供公司地址證明。(郵政信箱/海外地址恕不接納)
If you would like to have your correspondence sent to your office, please provide office address proof. (P.O. Box/Overseas Address is not accepted)

如申請人已登記網上理財服務和電郵地址，信用卡月結單將自動預設使用電子結單。
If applicant has registered i-banking Service with email address, Credit Card Statement will be subscribed to eStatement service by default automatically.

免費自動櫃員機服務 Free ATM Facilities

☐ 本人欲將信銀國際信用卡用於自動櫃員機以一併處理以下屬於本人之中信銀行(國際)有限公司儲蓄/支票戶口。該(等)戶口之賬戶號碼為：
I wish to have ATM facilities on my CNCBI Credit Card for my China CITIC Bank International Limited Savings / Current Account(s) listed below:

0 1 8 – –

註：會員將獲專函通知上列申請之免費自動櫃員機服務生效日期。 Note: Cardmember will be notified in writing for the effective date of the ATM facilities applied above.
有關自動櫃員機服務（只適用於信用卡會員），本人確認本人乃上述中信銀行(國際)有限公司戶口之簽署人及/或該等可以任何一個戶口持有人操作之聯名戶口（以下簡稱「該等戶口」）之其中一名有效簽署人。本人現授權銀行，倘若本人之身份證明文件號碼與銀行紀錄相同，將該等戶口與本人之信用卡相連。本人明白及同意按照銀行所訂定的有關條款及細則使用銀行的自動櫃員機服務。有關自動櫃員機服務之條款及細則將於信用卡獲批核後隨卡附上；如有需要，亦可於各分行索取。
For free ATM services (for Credit Cardmember only), I acknowledge that I am the sole signatory of the above China CITIC Bank International Limited account(s) ("account") and/or an "either to sign" signatory to a joint account(s) which can be operated by any one of the account holders ("the said account(s)"). I hereby authorise the Bank to link the said account(s) to my Credit Card provided my identity document number corresponds with the Bank's records. I understand and agree that usage of the ATM facilities is subject to the Bank's Terms and Conditions governing these services. A copy of which is available at any branches of the Bank upon request and will be given to me with my Credit Card upon approval of this application.

櫃員機螢幕指示用 ATM screen instruction in　☐ 中文 Chinese　☐ 英文 English

與銀行有關人士關係 Relationship with the relevant person(s) of the Bank

閣下是否中信銀行(國際)有限公司（包括其分行、其附屬公司及其聯屬公司）的董事、控權人、小股東控權人或僱員之親屬（有關「親屬」的定義，見香港法例第155S章《銀行業（風險承擔限度）規則》第85條第(4)款）？
Are you a relative(s) (as defined under Rule 85(4) of the Banking (Exposure Limits) Rules (Cap. 155S of the Laws of Hong Kong) of any director, controllers, minority shareholder controllers or employee of China CITIC Bank International Limited (including its branches, subsidiaries and affiliates)?

☐ 是。Yes.
該有關人士之英文姓名
English name of the relevant person(s): ____________________
關係
Relationship: ____________________

☐ 否，本人確認現時並不是上述有關人士之親屬。倘日後如有此等關係，本人承諾盡速以書面通知銀行。
No. I confirm that there is no such relationship with any relevant persons described above and I undertake to notify the Bank promptly in writing if I become so related in future.

選擇拒絕超逾信用額之設定 Request for Opt-out of Over-the-Credit Limit Facilities

☐ 本人選擇拒絕超逾信用額之設定。 I wish to opt-out of Over-the-Credit Limit Facilities.

若閣下不填寫此欄，即不拒絕有關設定，如閣下之信用卡賬戶總結欠超逾已批核之信用額（「超逾信用額設定」），銀行將就有關超逾信用額設定之使用收取費用。有關收費詳情，請參閱信銀國際信用卡收費表/信銀國際銀聯雙幣信用卡收費表。若閣下日後需要選擇此項要求，亦可致電信用卡客戶服務熱線：2280 1288作安排。
If you do not fill in this section, it means that you do not reject the facilities. In case the outstanding balance of your credit card account exceeds the approved credit limit ("Over-the-Credit Limit Facilities"), the Bank will levy fee on the use of the Over-the-Credit Limit Facilities. For related fee details, please refer to CNCBI Credit Card Fees and Charges Schedule/CNCBI UnionPay Dual Currency Credit Card Fees and Charges Schedule. If you need to make such request in the future, please contact Credit Card Customer Service Hotline at 2280 1288 for arrangement.

選擇不要發出私人密碼 Request for Not to issue PIN

☐ 本人選擇不要發出私人密碼。 I wish not to issue PIN.

如閣下選擇不要發出私人密碼，所有與私人密碼有關之設定/服務*及相連信用卡功能將被終止，亦不能登記網上理財服務。
If you choose not to issue PIN, all PIN related facilities/services*, combo card function and i-banking registration will be suppressed.
(* 包括但不限於自動櫃員機服務、易辦事、登記首次網上理財服務、繳費靈有關服務)。
(* including but not limited to ATM, EPS, i-banking first time registration, PPS related services).

選擇拒絕在直接促銷中使用個人資料之申請 Request for Opt-out from Use of Personal Data in Direct Marketing

本人確認已收到並明白銀行的「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」。
I acknowledge that I have received and understood the Bank's "Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data".

請在下列適當的方格內加上剔號("☑") Please check ("☑") the box(es) below where applicable

☐ 本人不希望銀行在經以下渠道作直接促銷中使用本人的個人資料▲：
I do not wish the Bank to use my personal data in direct marketing via the following channel(s)▲:

☐ 書信郵件 Post ☐ 電子郵件 E-mail ☐ 電話 Telephone ☐ 流動電話短訊 Mobile SMS

(▲為處理此申請，請在以上最少一個方格內填上剔號以表明選擇。若沒有在以上任何方格內以剔號顯示選擇，即視作選擇以上所有渠道。)
(▲ Please indicate the choice by checking at least one of the above boxes for processing this request. If none of the above boxes is checked, it is deemed that all of the above channels are selected.)

(若客戶不希望銀行將其個人資料提供予其他人士，以供該等人士(不論該等人士是否集團任何其他成員和/或它們各自的任何分行或辦事處)在直接促銷中使用，不論以獲得或沒有獲得金錢或其他財產的回報，請在下列方格內加上剔號("☑")。)
(Please check ("☑") the box if Customer does not wish the Bank to provide his/her personal data to any other persons (whether or not any other member of the Group and/or any of their respective branches or offices) for their use in direct marketing whether or NOT for gain.)

☐ 本人明白銀行可能將本人的個人資料提供予任何其他人士，以供該等人士(不論該等人士是否集團任何其他成員和/或它們各自的任何分行或辦事處)在直接促銷中使用，不論以獲得或沒有獲得金錢或其他財產的回報。本人不希望銀行將本人的個人資料提供予任何其他人士，以供該等人士(不論該等人士是否集團任何其他成員和/或它們各自的任何分行或辦事處)在直接促銷中使用，不論以獲得或沒有獲得金錢或其他財產的回報。
I understand that the Bank may provide my personal data to other persons (whether or not such persons are members of the Group and/or any of their respective branches or offices) for their use in direct marketing, whether or not in return for money or other property. I do not wish the Bank to provide my personal data to any other persons (whether or not such persons are members of the Group and/or any of their respective branches or offices) for their use in direct marketing, whether or not in return for money or other property.

以上代表本人目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人於本申請前向銀行傳達的任何選擇。
The above represents my present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this request.

本人確認以上的選擇適用於就本申請之銀行「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中所列出的產品、服務和/或標的類別的直接促銷。本人亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。
I acknowledge that my above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data". I may refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which my personal data may be provided for them to use in direct marketing.

註：指示必須於銀行收到此申請後最多10個營業日後生效。
Note: For the instruction to be effective, please allow maximum 10 business days from the date of receipt of this request.

所需文件 Required Documents

請附上下列之文件副本，所有提交文件副本(連同此申請)將不獲退還。
Please enclose copy of the following documents. Submitted documents (including this application form) will not be returned.

- 閣下之有效香港身份證/護照/或其他身份證明文件。
  Your HKID Card/Passport/other identification document.
- 最近1個月顯示入息證明之銀行月結單或存摺影印本(存摺影印本須附上印有閣下姓名及賬戶號碼之首頁)或最近發出之全套薪俸稅單。若月薪收入為佣金人士，請提供最近2個月之入息證明。
  Bank statement or passbook showing your latest 1-month income proof (including the copy of front cover page of your passbook which shows your name and account number) or your latest full set of Salary Tax Demand Note. Please provide the latest 2-month income proof if you are commission based income earner.
- 閣下最近3個月之內發出之現居住址證明(例如：電費單或銀行月結單)及/或永久地址證明。(如閣下為銀行現有客戶及本申請之現居住址與銀行記錄相同，此項則不適用。)
  Your latest residential address proof within 3 months (e.g. electricity bill or bank statement and/or Permanent Address Proof. (Not applicable to existing Bank customer whose latest residential address is the same as the Bank's record.)
- 如選擇以公司地址為通訊地址，請附上公司地址證明。
  Office address proof if office address is selected as correspondence address.
- 如是自僱人士，請附上公司之商業登記證及最近期之利得稅單。
  Business Registration Certificate and the latest Profits Tax Demand Note, if you are self-employed.
- 如閣下為非香港永久性居民身份證持有人，請附護照/往來港澳通行證/原居地身份證副本(如適用)及原居地之地址證明文件(如適用)。
  If you are non-Hong Kong Permanent Identity Cardholder, please attach passport copy/Exit-entry Permit for Traveling to and from Hong Kong and Macau/Home Country Identification Document Copy (if applicable) and home country address proof (if applicable).

銀行可能需要閣下提供額外文件以作批核。 Additional documents may be required for processing.

客戶聲明 – 非香港居民必須填寫 Customer Declaration – Mandatory For Non-Hong Kong Resident

只適用於信銀國際中國國航雙幣信用卡申請人 This section is only applicable to CNCBI Air China Dual Currency Credit Card applicant

本人（作為申請人）聲明：請加「✓」號（如適用） I, being the applicant, declare that: Please "✓" (if applicable)

☐ 本人是一名非香港居民，即本人並非香港身份證持有人。本人並無以香港身份證持有人身份在信銀國際持有任何雙幣信用卡（包括但不限於主卡及/或附屬卡）。
I am a non-Hong Kong resident, i.e. I am not a holder of Hong Kong Identity Card. I am not maintaining any dual currency card(s) (including but not limited to principal card and/or supplementary card) with CNCBI as holder of Hong Kong Identity Card.

本人明白，信銀國際將視乎本人是否有效香港身份證的持有人，僅以本人作為香港居民或非香港居民的身份接納本人的雙幣信用卡申請。「香港居民」指持有有效的香港身份證的人士，儘管該名人士亦可能持有另一司法權區的居留權或公民權的身份證明。信銀國際將根據不時適用的監管要求，視乎本人作為香港居民或非香港居民的身份，向本人提供信用卡服務。本人謹此承諾，如本人在此聲明日期後成為一名香港身份證持有人，本人則將盡快告知信銀國際有關變更。本人明白，信銀國際將在收到有關通知後更新其紀錄，並根據適用於本人作為香港居民的身份的相關監管要求，提供信用卡服務。本人明白，如本人違反或將違反本人上述的聲明及/或承諾，則信銀國際可隨時在不給予任何事先通知下終止或暫停本人的雙幣信用卡，而信銀國際將不就與該項違反有關或由此產生的任何損失或索償負責。本人明白及同意，信銀國際將基於所提供的身份證明文件號碼，對本人屬香港居民或非香港居民的身份有最終決定權。
I understand that CNCBI will only accept my dual currency card application either as Hong Kong resident or non-Hong Kong resident, depending on whether I am a holder of a valid Hong Kong Identity Card. A Hong Kong resident refers to an individual who is a holder of a valid Hong Kong Identity Card, notwithstanding that a person may also possess an identity proof of residency or citizenship of another jurisdiction. CNCBI will provide credit card services to me in accordance with applicable regulatory requirement from time to time, depending on my status as a Hong Kong resident or non-Hong Kong resident. I hereby undertake that if I become a holder of Hong Kong Identity Card after the date of this declaration, I shall as soon as practicable inform CNCBI of the change. I understand that CNCBI will, upon receiving such notification, update its record and provide credit card services according to relevant regulatory requirements applicable to my status as Hong Kong resident. I understand that CNCBI may at any time without giving any prior notice terminate or suspend my dual currency card(s) if I am or shall be in breach of my declaration and/or undertaking above, and CNCBI shall not be liable for any loss or claim in connection with or arising from such breach. I understand and agree that CNCBI will have final decision on my status either as Hong Kong resident or non-Hong Kong resident based on the identity document number provided.

X ______________________	X ______________
申請人簽署（簽署須與第6頁之申請人簽署相符） Signature of Card Applicant (Signature here must be same as the signature of Card Applicant on page 6)	日期 Date

聲明及簽署 Declaration & Your Signature

本人聲明在此表格所提供的資料、陳述及隨此申請表所附上之文件均以本人所知及所相信的，並且真實、準確及完整。本人承諾如有任何狀況改變，影響本人在此表格所提供的稅務居住地資料或導致任何其他資料不正確，本人會通知中信銀行(國際)有限公司(「銀行」)。並於該狀況改變的30天內提供新的聲明書。本人聲明本人是在此表格的所有賬戶之賬戶持有人。
I declare that the information given, statements made in this form and documents enclosed with this application are, to the best of my knowledge and belief, true, correct and complete. I undertake to advise China CITIC Bank International Limited (the "Bank") of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect, and to provide the Bank with a suitably updated self-certification form within 30 days of such change in circumstances. I certify that I am the Account Holder of all the account(s) to which this form relates.

a) 只適用於信銀國際VISA白金卡及信銀國際Motion信用卡（「信銀國際信用卡」）
本人已閱讀、明白及同意此申請表上之各項計劃內容（包括但不限於申請信銀國際信用卡）的有關條款及細則。本人獲銀行所發之信用卡將附有銀行之信銀國際信用卡會員合約。該合約的副本會在要求索取時提供，亦可於銀行的網站 www.cncbinternational.com 查閱。本人同意 (i) 信銀國際信用卡會員合約及此申請表格之條款將構成本人與銀行就申請及使用該（等）信用卡之協議；(ii) 按信銀國際信用卡會員合約所述方式共同及個別地履行其中所列的責任。

Applicable to CNCBI VISA Platinum Card and CNCBI Motion Credit Card ("CNCBI Credit Card(s)")
I have read, understood and agreed to all the terms and conditions of relevant offer(s) and service(s) (including but not limited to the Terms and Conditions and those concerning the application of the CNCBI Credit Card). The issue of CNCBI Credit Card(s) by the Bank to me will be accompanied by the CNCBI Credit Cardmember Agreement, a copy of which is also available upon request and on the Bank's website at www.cncbinternational.com. I agree (i) that all terms and conditions of the CNCBI Credit Cardmember Agreement and this form will constitute my agreement with the Bank for the application for and the use of such card(s) and (ii) to perform the obligations stated in CNCBI Credit Cardmember Agreement jointly and severally.

b) （只適用於信銀國際中國國航雙幣信用卡）（「信銀國際雙幣信用卡」）
本人已閱讀、明白及同意本申請表格上列印有關信銀國際中國國航雙幣信用卡飛行里程計劃的條款及細則（「飛行里程計劃條款及細則」）、相關優惠的所有條款及細則（包括但不限於適用於申請根據信銀國際雙幣信用卡會員協議發出的信銀國際中國國航雙幣信用卡的條款及細則）。就申請信銀國際雙幣信用卡而言，本人同意及承認銀行會將本申請表格所提供有關本人的個人資料轉交予中國國際航空股份有限公司（「中國國航」），以核實或用作本人登記成為中國國航鳳凰知音常旅客計劃的新會員，並在本信銀國際雙幣信用卡申請獲批後將信銀國際雙幣信用卡簽賬的相關資料轉交予中國國航，以便計算及維持本人在飛行里程計劃條款及細則下享有的鳳凰里程權益。

本人明白、同意及承認 (i) 倘若銀行按其唯一及絕對酌情權不批准本人的信銀國際雙幣信用卡申請，則本人不會獲開立中國國航鳳凰知音常旅客計劃會員賬戶；(ii) 中國國航有唯一及絕對酌情權，以考慮批准本人的鳳凰知音常旅客計劃會籍申請；(iii) 在不損害銀行在考慮本人的信銀國際雙幣信用卡申請過程中的任何權利的情況下，倘若中國國航不批准本人的鳳凰知音常旅客計劃會籍申請，本人的信銀國際雙幣信用卡申請將被拒絕受理。儘管本人毋須於在銀行發出信用卡後維持鳳凰知音常旅客計劃會籍，而本人亦毋須持有信銀國際雙幣信用卡以維持本人於中國國航的鳳凰知音常旅客計劃會籍；(iv) 交予中國國航有關本人在本申請表格提供的個人資料將由中國國航獨立及全面管有及擁有，並加以使用，且銀行並無就中國國航使用、維持或保留本人的個人資料負上任何責任。銀行向本人發出的信銀國際雙幣信用卡，將附有信銀國際雙幣信用卡會員協議。有關協議的副本可應要求提供，亦可於銀行的網站 www.cncbinternational.com 查閱。

本人同意 (i) 受制於信銀國際雙幣信用卡會員協議的所有條款及細則，及 (ii) 本申請表格將構成本人向銀行同意申請及使用該信銀國際雙幣信用卡。

本人明白及同意，本人須分別知會銀行及中國國航 (i) 本人同意銀行及中國國航使用本人的個人資料作直接促銷，包括但不限於本人於申請信銀國際雙幣信用卡時表明同意或反對，以及倘若本人在表明同意後撤回或更改同意；或 (ii) 於批核信銀國際雙幣信用卡後本人的個人資料的任何更改。

本人藉著簽署本申請表格而承認及確認，本人同意受信銀國際雙幣信用卡會員協議約束，以及確認申請及使用每張信銀國際雙幣信用卡，將受限於本申請表格、飛行里程計劃條款及細則，以及信銀國際雙幣信用卡會員協議的規定。

Applicable to CNCBI Air China Dual Currency Credit Card (“CNCBI Dual Currency Credit Card”)

I have read, understood and agreed to the Terms and Conditions for CNCBI Air China Dual Currency Credit Card Mileage Program (“Mileage Program Terms and Conditions”), all the terms and conditions of relevant offer(s) (including but not limited to those applicable to the application of the CNCBI Dual Currency Credit Card issued under the CNCBI Dual Currency Credit Cardmember Agreement), printed in this application form. For the purpose of my application for the CNCBI Dual Currency Credit Card, I agree and acknowledge that the Bank will pass my personal information provided on this application form to Air China Limited (“Air China”) for the purpose of verification or my enrolment as a new member of the Air China PhoenixMiles Frequent Flyer Program, as well as related CNCBI Dual Currency Credit Card transactions after this application for a CNCBI Dual Currency Credit Card has been approved for the calculation and maintenance of my entitlement to the PhoenixMiles under the Mileage Program Terms and Conditions.

I understand, agree and acknowledge that (i) no Air China PhoenixMiles Frequent Flyer Program membership account will be established for me if my application for the CNCBI Dual Currency Credit Card is not approved by the Bank in its sole and absolute discretion; (ii) Air China has the sole and absolute discretion in considering the approval of my application for the PhoenixMiles Frequent Flyer Program membership; (iii) without prejudice to the right of the Bank in considering my application for the CNCBI Dual Currency Credit Card, my application for the CNCBI Dual Currency Credit Card will be rejected if my application for the PhoenixMiles Frequent Flyer Program membership is not approved by Air China, and this is notwithstanding that it is not a requirement that I must maintain the PhoenixMiles Frequent Flyer Program membership after issuance of the CNCBI Dual Currency Credit Card by the Bank, nor is it a requirement that I must hold the CNCBI Dual Currency Credit Card in order to maintain my PhoenixMiles Frequent Flyer Program membership with Air China; (iv) my personal information provided on this application form which are to be furnished to Air China will be subject to Air China’s independent and full possession and ownership and its usage, and that the Bank assumes no responsibility in respect of the usage, maintenance or retention of my personal information by Air China. The issue of CNCBI Dual Currency Credit Card by the Bank to me will be accompanied with CNCBI Dual Currency Credit Cardmember Agreement, a copy of which is also available upon request and on the Bank’s website at www.cncbinternational.com.

I agree (i) to be bound by all the terms and conditions of the CNCBI Dual Currency Credit Cardmember Agreement and (ii) that this application form will constitute my agreement with the Bank for application for and the use of such CNCBI Dual Currency Credit Card.

I understand and agree that I am required to notify the Bank and Air China separately (i) my consent on the use of my personal data for direct marketing, including but not limited to my consent or refusal provided at the time of CNCBI Dual Currency Credit Card application and any subsequent changes to my consent or refusal provided by me; or (ii) any change in my personal information after the approval of the CNCBI Dual Currency Credit Card.

By signing this application form, I acknowledge and confirm that I agree to be bound by the CNCBI Dual Currency Credit Cardmember Agreement and confirm that the application and use of each CNCBI Dual Currency Credit Card will be subject to the requirements of this application form, the Mileage Program Terms and Conditions and the CNCBI Dual Currency Credit Cardmember Agreement.

c) 同時適用於信銀國際信用卡及信銀國際雙幣信用卡

本人已索取及閱讀銀行給予客戶「關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」。本人同意本人的個人資料可披露予銀行不時給予客戶「關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中列明的人士及用作該通告中所指定的用途。

本人授權銀行可透過聯絡有關之機構或人士等途徑以查證所呈交的申請資料之真確性及完整性。本人確定從沒有被頒佈破產令，沒有向法院申請破產或意圖申請破產，沒有擁有任何信用卡因未履行合約而被取消及沒有任何超出30日逾期還款之債務。本人明白銀行會不時考慮信貸調查機構的信貸報告以決定是否接納本人之申請及作日後的信貸審查。本人亦可以書面形式向銀行之資料保護主任索取查閱該報告之步驟。只適用於申請信銀國際信用卡及/或信銀國際雙幣信用卡，本人現授權銀行將本人於「免費自動櫃員機服務」欄內列明之存款/支票戶口連接到本人之信銀國際信用卡及/或信銀國際雙幣信用卡，本人明白及同意按照銀行所訂定的有關條款及細則使用銀行的自動櫃員機服務，有關自動櫃員機服務之條款及細則將於信銀國際信用卡及/或信銀國際雙幣信用卡獲批核後隨卡附上，如有需要，亦可於各分行索取。

本人確認本人會為本人的税務事項負上全責。本人完全理解，並有責任遵守任何對本人有管轄權的國家或地方的法律、税務、外匯管制或規管的義務。本人確認本人已經、並會繼續遵守相關法規。在業務關係期內，本人不會以本人的銀行賬戶進行與非法活動有關的任何交易、或協助及教唆、或幫助清洗相關收入，其中包括但不限於逃税，販毒、任何可公訴罪行、洗黑錢或與恐怖分子交易。本人知悉銀行會篩查和監察本人的税務狀況和交易活動，以符合香港有關反洗錢審查的監管要求。

在不抵觸適用法律的情況下，本人謹此同意銀行向任何第三方，包括（但不限於）香港境內或境外的任何法律、規管、政府、税務或執法團體披露及共用銀行向本人提供服務所需有關本人、本人的受益人和本人擔任其代理的第三方的資料、文件或證明（包括（但不限於）本人的個人和賬戶資料或紀錄），包括在必要情況下銀行為確立本人於任何司法管轄區的税務責任所需的有關資料、文件或證明，並同意銀行將須申報賬戶向香港特別行政區税務局申報並且根據相關主管當局協議向賬戶持有人的税務居住地的税務機關交換有關財務賬戶資料。本人確認及同意，銀行的任何付款，包括銀行根據一般條款及一般條款提述的所有適用特別條款（「適用條款」）支付的任何款項，可能須按適用法律、規管、指令及指引（包括按任何外國法規定（定義見適用條款））被扣起和扣減。該被扣起的任何款項可於銀行按其全權酌情權所決定的戶口或方式持有。本聲明及此申請表之其他部份的任何條文概無損害本人（或本人的代表）於本人與銀行之間的任何協議（包括（但不限於）適用條款）項下或就此所給予的任何同意、陳述、承諾或彌償保證，或承擔的任何其他義務或責任。

Applicable to CNCBI Credit Card(s) and CNCBI Dual Currency Credit Card simultaneously

I have obtained and read the Bank's "Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data". I also consent to the use of my personal data in accordance with the Bank's "Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data" from time to time.

I authorize the Bank to confirm the accuracy and completeness of information I submitted in support this application, including contacting the relevant parties for this purpose. I confirm that no bankruptcy order has ever been made against me in any jurisdiction and I am not subject to any current petition for bankruptcy nor have any intention to file the same. I confirm that I did not own any credit card(s) that was/were cancelled due to default payment and I further confirm that I do not currently have any overdue payment exceeding 30 days in respect of any of my indebtedness. I understand that the Bank may consider credit report from any credit reference agency from time to time in considering accepting my application and for ongoing review of my credit. I understand that I am entitled to write to the Data Protection Officer of the Bank to obtain the relevant contact information and procedure for the access of such report(s). Applicable only to applications for FREE ATM Facilities for CNCBI Credit Card and/or CNCBI Dual Currency Credit Card, I hereby authorize the Bank to link the account(s) and specified in the "FREE ATM Facilities" section provided that my Bank saving /current account(s) number specified in the same section corresponds with the Bank's records. I understand and agree that the usage of ATM facilities is subject to the Bank's applicable Terms and Conditions relevant to these services. A copy of the applicable Terms and Conditions is available at any branches of the Bank upon request and will be provided to me together with the issue of my CNCBI Credit Card and/or CNCBI Dual Currency Credit Card upon approval of this application.

I acknowledge that I am fully responsible for my own tax affairs, and that I am solely liable for understanding and complying with any legal, tax, foreign exchange control or regulatory obligations that may apply to me in any relevant jurisdiction. I confirm that I have and will continue to fully comply with relevant laws and regulations. During the tenure of business relationship, I will not carry out any transactions, or aid and abet, or facilitate the laundering of the related proceeds that links to unlawful activities, including but not limited to tax evasion, drug trafficking, other indictable offence, money laundering or transactions with terrorists, through my accounts with the Bank. I understand my tax status and transaction activity is subject to screening and monitoring as part of the Bank's anti-money laundering review in compliance with Hong Kong's regulatory requirements.

Subject to applicable laws, I hereby consent to the Bank's disclosure of information, documentation or certification concerning myself, my beneficiaries and third parties for whom I am acting as agent, including but not limited to my personal and account information or records, with any third party, including but not limited to any legal, regulatory, government, tax or law enforcement body within or outside of Hong Kong as is required for the Bank to provide services to me, including where necessary to establish my tax liability in any jurisdiction and also reporting of any reportable account(s) that may be reported to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region of the People's Republic of China in which the account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions in which the Account Holder may be resident for tax purposes pursuant to the competent authority agreement to exchange financial account information. I acknowledge and agree that any payment by the Bank, including any payment made under the General Terms and Conditions and all applicable Specific Terms and Conditions referred to in the General Terms and Conditions (the "Applicable Ts&Cs"), may be subject to withholding and deduction as required under applicable laws, regulations, directives and guidelines, including under any Foreign Law Requirement (as defined in the Applicable Ts&Cs). Any amount so withheld may be held in whatever account or in whatever manner determined by the Bank at its sole discretion. No provision in this declaration and other sections of this application form shall prejudice any consent, representation, undertaking or indemnity given by me (or on my behalf) or any other obligation or liability undertaken by me (or on my behalf) under or in connection with any other agreement between myself and the Bank, including but not limited to the Applicable Ts&Cs.

本人明白銀行不會接受任何由第三方轉介之信用卡申請，在此本人確認此申請並非由任何第三方轉介。

I understand that the Bank does not accept any credit card application referred by any third party and I confirm that this application is not referred by any third party.

X ______________________________

申請人簽署 Signature of Card Applicant

X ______________________________

日期 Date

銀行專用 FOR BANK USE ONLY

Branch Code :	Sales Code :	I		Customer Class :
0 0		A	S.V.	

Place of Birth from Identification Document ______________________ Checked By ______________________

Nationality (other than U.S.) should be included as one of the Country/Jurisdiction of Tax Residence. If not, please state the reasons: ______________________

提提你 ：「借定唔借？還得到先好借！」
Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

信銀國際信用卡會員合約之主要條款及細則

重要提示：閣下宜仔細閱讀信銀國際信用卡會員合約全文，尤須注意以下主要條款及細則。

1. 會員必須在收到以他的名義所發出的信銀國際信用卡（「信用卡」）後立刻在卡上簽署。
2. 會員應經常小心保管其信用卡並確保其信用卡由其本人所持有及應將與使用其信用卡有關的任何私人密碼保密。若遺失私人密碼或私人密碼被他人得知則應即時通知中信銀行(國際)有限公司（「銀行」）。
3. 如會員無法在繳款日期或之前全數繳付月結單總結欠，銀行將由對上一期月結單截數日期（「上期月結單截數日」）起，以收費表列明的一般零售交易及現金透支的每月平息（「標準月息率」）按每日結欠徵收財務費用，直至月結單上之所有結欠繳清為止。所有於上期月結單截數日後過賬之交易，銀行將由其交易日起至其繳清的期間內徵收財務費用。銀行現時的收費表將會在發卡時及任何時候應要求寄發予會員。
4. 會員應向銀行償還銀行向會員要求、收取或追討根據信銀國際信用卡會員合約應支付的任何款項時所招致的所有合理律師費及其他費用及開支（包括債務追討公司的費用）或因違反或不遵守信銀國際信用卡會員合約中的任何條款而引致的其他補償。
5. 會員作出欺騙行為、嚴重疏忽或未能在發現其信用卡或私人密碼已遺失或被竊或私人密碼被他人得知後合理可行地盡早通知銀行，或未能根據銀行的指示保護其私人密碼，則會員將須承擔與其信用卡有關的所有損失。
6. 會員可能須承擔在其通知銀行其信用卡或私人密碼已遺失或被竊或私人密碼被他人得知前，其信用卡被用作進行的未經授權交易的損失。只要會員並非作出欺騙行為、嚴重疏忽或在發現其信用卡或私人密碼已遺失或被竊後合理可行地盡早通知銀行，其就遺失信用卡所須負的最高責任為**HK$500**。此最高責任限額並不涵蓋現金透支。
7. 若銀行在發出的每張月結單上的月結單截數日起計六十(60)天內並無收到會員的通知說明月結單有錯誤或任何交易未經授權，則月結單將被視為確證。
8. 銀行有權隨時在不須通知下將會員的任何或所有賬戶（在任何地方）與其在銀行或其任何分行、支行或附屬機構的債務組合或合併，及抵銷或轉撥存於會員賬戶中貸方的任何款項，以清償前述欠付銀行的債務，不論該債務的形式是主要、附屬、個別、共同或以其他貨幣虧欠。但銀行不可將任何附屬卡會員的賬戶中存於貸方的任何款項用以償還主卡會員或其他附屬卡會員欠付銀行的債務。
9. 每位會員應就其所引起的所有費用負責，而主卡會員應額外就每位附屬卡會員所引起的費用負責。
10. 銀行有權隨時要求會員即時繳款，而會員應在相關月結單所指定的繳款日期或之前向銀行繳付月結單結餘。
11. 若會員拒絕接受銀行對信銀國際信用卡會員合約作出的任何修改，會員可取消其信用卡。
12. 會員需就其信用卡支付年費，信銀國際白金卡的主卡年費為**HK$1,200**，附屬卡年費每張為**HK$600**；信銀國際金卡的主卡年費為**HK$500**，附屬卡年費每張為**HK$250**；信銀國際普通信用卡主卡年費為**HK$250**，附屬卡年費每張為**HK$125**。
13. 會員的個人資料可向與銀行的「關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」或銀行類似的通知（可經不時修訂、補充或更改，簡稱「關於客戶資料致客戶的通知」）中不時所列的該等人士披露及用作當中所列的該等用途。
14. 銀行有權要求客戶親臨分行提供有關個人資料正本以作核對之用。
15. 銀行保留對有關信用卡申請之最終批核權。
16. 若會員未能支付到期需付的款項，銀行可能委派債務追討公司收取有關款項。

本主要條款及細則的中、英文版本如有差異，概以英文版本為準。

Highlights of CNCBI Credit Cardmember Agreement

IMPORTANT: You are advised to read carefully the entire CNCBI Credit Cardmember Agreement. Your attention is particularly drawn to the following major terms and conditions.

1. The Cardmember shall sign the CNCBI Credit Card ("Credit Card") issued in his name immediately upon receipt.
2. The Cardmember shall keep his Credit Card secure under his personal control at all times and shall keep any Personal Identification Number (PIN) in connection with the use of the Credit Card strictly confidential and immediately inform China CITIC Bank International Limited (the "Bank") if the PIN is lost or known to any other person.
3. If the Cardmember fails to settle the entire amount of the Statement Balance by the stated Payment Due Date, a finance charge will apply to the daily outstanding balance based on the monthly flat rates for retail transaction and cash advance ("Standard Monthly Rate") as specified in the Schedule of Charges starting from the statement date of the preceding monthly statement ("Last Statement Date") until the outstanding Statement Balance is settled in full. All new transactions posted after the Last Statement Date will also be subject to the finance charge. The finance charge on new transactions will be calculated from the date of transaction to the date of full payment settlement. The current Schedule of Charges of the Bank will be sent to the Cardmember upon issuance of the Credit Card and at any time upon request.
4. The Cardmember shall fully reimburse the Bank of all reasonable legal and other fees and expenses (including the fees of debt collection agencies) incurred in demanding, collecting or recovering any sum payable hereunder from the Cardmember or for other remedies resulting from the breach or non-compliance of any terms of the CNCBI Credit Cardmember Agreement.
5. The Cardmember will be liable for all losses in connection with the Credit Card if he has acted fraudulently, with gross negligence, failed to inform the Bank as soon as reasonably practicable after having found his Credit Card or PIN has been lost or stolen or that someone else knows the PIN, or has failed to safeguard his PIN in accordance with the advice of the Bank.
6. The Cardmember may have to bear a loss when his Credit Card has been used for an unauthorised transaction before he has informed the Bank that his Credit Card or PIN has been lost or stolen or that someone else knows the PIN. Provided that he has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his Credit Card or PIN has been lost or stolen, his maximum liability for such credit card loss shall be **HK$500**. The aforesaid maximum liability does not cover cash advance transactions.
7. Statement of account shall be considered conclusive if the Bank does not receive from the Cardmember notice of errors or unauthorised transactions within sixty (60) days from the statement date.
8. The Bank is entitled to, at any time without prior notice, combine or consolidate any or all of the Cardmember's accounts (wherever situate) with his liabilities to the Bank or any of its branches, sub-branches or subsidiaries and set off or transfer any sum or sums standing to the credit of any of the Cardmember's accounts in or towards satisfaction of the aforesaid liabilities to the Bank, whether such liabilities be primary, collateral, several, joint or in other currencies. However, the Bank may not apply any sum standing to the credit of the account of any Supplementary Cardmember in or towards satisfaction of the Principal Cardmember or other Supplementary Cardmembers to the Bank.
9. Each Cardmember shall be liable for all Charges incurred by him and the Principal Cardmember shall in addition be liable for the Charges incurred by each of the Supplementary Cardmembers.
10. The Bank is entitled to demand immediate payment at any time and the Cardmember shall pay to the Bank the Statement Balance on or before the Payment Due Date specified in the relevant monthly statement.
11. The Cardmember may cancel the Credit Card if he refuses to accept any amendments to the CNCBI Credit Cardmember Agreement proposed by the Bank.
12. The Cardmember is liable to pay an annual fee in respect of his Credit Card Annual fee of Principal Card / Supplementary Card respectively is **HK$1,200 / HK$600** for CNCBI Platinum Card; **HK$500 / HK$250** for CNCBI Gold Card; **HK$250 / HK$125** for CNCBI Classic Card.
13. The personal data of the Cardmember from time to time may be disclosed to such persons or used for such purposes as set out in the Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data or similar document of the Bank (as may be amended, supplemented or varied from time to time, "Notice to Customers Relating to the Data of Customer").
14. The Bank reserves the right to request the customer to present the true copy of the related documents at branches of the Bank.
15. The Bank reserves the final approval right of the credit card application.
16. If the Cardmember shall fail to pay any sum due and payable by him, the Bank may appoint debt collection agencies to collect the same.

In the event of any inconsistencies between the English and Chinese versions, the English version shall prevail.

信銀國際雙幣信用卡會員協議之條款及細則之概述：

重要提示：閣下宜仔細閱讀信銀國際雙幣信用卡會員協議全文，尤須注意以下條款及細則。除非另有所指，否則本概要內所用的詞彙在信銀國際雙幣信用卡會員協議內界定。

1. 會員必須在收到以他的名義所發出的信銀國際雙幣信用卡(「信用卡」)時即時簽署信用卡。
2. 會員應一直小心保管信用卡並確保此卡於任何時間均由其本人持有及應將任何個人編碼以絕對保密方式處理，並於遺失個人編碼或有任何人士獲悉該編碼時，應即時知會中信銀行(國際)有限公司(「銀行」)。
3. 銀行將會向各會員發出信用卡賬戶月結單，當中載有應付所有費用及到期還款日的詳情。如有關月份的月結單結餘有貸方結餘，且自上一期月結單後並無任何交易，則將不會發出此份月結單。
4. 倘會員未能於列明的到期還款日前償付整筆月結單結餘，則由上期月結單日(不包括該日)起直至悉數償付未付月結單結餘為止，將按標準月息率就每日未償還結餘收取財務費用。於上期月結單日後進行的所有新交易亦會被徵收財務費用。新交易的財務費用將由交易日期起至悉數付款日期為止計算。銀行現時的收費表將於發卡後及應要求隨時寄予會員。
5. 倘銀行要求會員還款、追回欠款或收回任何於信銀國際雙幣信用卡會員協議下應付款項或因違反或不遵守任何信銀國際雙幣信用卡會員協議條款而作出的其他補救措施，則會員須就該追討行動所產生的所有合理的法律及其他費用以及開支(包括債務追討公司的收費)向銀行作出悉數彌償。
6. 如會員作出欺詐或嚴重疏忽行為，或在發現遺失或被盜去其信用卡或個人編碼或有任何人士知悉其個人編碼後而未有在合理可行情況下盡快知會銀行，或未能根據銀行的建議妥善保管其個人編碼，則會員須承擔就此而導致的所有損失。
7. 會員在知會銀行有關其信用卡或個人編碼遺失或被盜去或有任何人士獲悉個人編碼前，其信用卡被利用進行未經授權交易，其須就此承擔有關損失。如會員並無作出任何欺詐或嚴重疏忽行為，並在發現遺失或被盜去信用卡或個人編碼後，已在合理可行情況下盡快通知銀行，則會員就該信用卡遺失或被盜所須承擔的最高金額應為**500港元**。此承擔最高金額並不涵蓋現金透支。
8. 若銀行在發出的每張月結單上的月結單截數日起計**六十(60)天**內並無收到會員的通知說明月結單有錯誤或任何交易未經授權，則每份月結單將被視為最終憑證。
9. 除銀行根據法律可能享有的任何一般留置權或類似權利外，銀行可在並無事先通知的情況下隨時將會員有欠負銀行或其任何分行、支行或附屬公司債務的任何或所有賬戶(不論所處地點)合併或組合，以及抵銷或轉賬會員任何賬戶的貸方的金額，以償付上述欠負銀行的債務，不論該等債務為主要、附屬、個別、共同或以其他貨幣列值。在適用情況下，有關兑換率將由銀行按其唯一酌情權釐定。此外，只要會員欠負銀行的債務為或然或未來，則以彌補該等債務為限，銀行就應向會員支付相等於會員任何賬戶貸方的金額的義務將被暫停，直至發生或然或未來事件為止。
10. 各會員須就其導致的所有費用承擔責任，而主卡會員須就各附屬卡會員所招致的費用負責。
11. 各會員將就信用卡於銀行維持港元賬戶及人民幣賬戶。港幣賬戶以港幣結算，而人民幣賬戶則以人民幣結算。以非人民幣進行之信用卡交易，均會誌入港幣賬戶內，而以人民幣進行之信用卡交易則會誌入人民幣賬戶內。以港元或人民幣以外貨幣進行的交易將於折算日扣賬前由中國銀聯按市場匯率或其採納的政府釐定的兑換率折算為相應數額的港元及誌賬在此卡的港元賬戶名下。
12. 銀行有權隨時要求會員即時繳款，而會員須於有關月結單列明的到期還款日或之前向銀行支付月結單結餘。此信用卡的月結單將包括港幣及人民幣賬戶分別的付款細節，會員須分別以港幣及人民幣支付每個賬戶的款項，銀行將不會轉換及/或轉賬任何一個賬戶的餘額或多繳的款項至另一賬戶以償還其餘額，會員須直接以港幣及人民幣賬戶的指定貨幣支付到相關的賬戶，以繳付月結單的結餘。
13. 若會員拒絕接受銀行建議對信銀國際雙幣信用卡會員協議作出的任何修訂，則會員可取消信用卡。
14. 會員需就其信用卡支付年費，信銀國際中國國航雙幣信用卡的主卡年費為**1,800港元**，附屬卡年費每張為**900港元**。
15. 會員的個人資料可披露予銀行不時給予客戶關於個人資料(私隱)條例致客戶及其他個人的通知及個人信貸資料實務守則或類似的文件(可經不時修訂、補充或更改，簡稱「關於客戶資料致客戶的通知」)中列明的人士及用作通知中所指定的用途。
16. 銀行保留要求會員親臨任何分行提供有關資料正本的權利。
17. 銀行保留對有關信用卡申請之最終批核權。
18. 倘會員未能支付任何到期及據此應付款項，銀行可能聘用債務追討公司追回有關欠款(費用由會員承擔)。

本主要條款及細則的中英文版本如有任何歧義，概以英文版本為準。

Highlights of CNCBI Dual Currency Credit Cardmember Agreement:

IMPORTANT: You are advised to read carefully the entire CNCBI Dual Currency Credit Cardmember Agreement. Your attention is particularly drawn to the following terms and conditions. Unless indicated otherwise, capitalised words used in this summary are defined in the CNCBI Dual Currency Credit Cardmember Agreement.

1. The Cardmember shall sign the CNCBI Dual Currency Credit Card ("Credit Card") issued in his name immediately upon receipt.
2. The Cardmember shall keep his Credit Card secure under his personal control at all times and shall keep any Personal Identification Number (PIN) in connection with the use of the Credit Card strictly confidential and immediately inform China CITIC Bank International Limited (the "Bank") if the PIN is lost or known to any other person.
3. The Bank will issue to each Cardmember a monthly statement in respect of the Credit Card Accounts setting out details of all Charges payable and the Payment Due Date. This statement will not be issued where the Statement Balance for the relevant month carries a credit balance and there has been no transaction since the immediately preceding monthly statement.
4. If the Cardmember fails to settle the entire amount of the Statement Balance by the stated Payment Due Date, a finance charge will apply to the daily outstanding balance at the Standard Monthly Rate as specified in the Schedule of Charges starting from and excluding the Last Statement Date until the outstanding Statement Balance is settled in full. All new transactions posted after the Last Statement Date will also be subject to the finance charge. The finance charge on new transactions will be calculated from the date of transaction to the date of full payment settlement. The current Schedule of Charges of the Bank will be sent to the Cardmember upon issuance of the Credit Card and at any time upon request.
5. The Cardmember shall fully reimburse the Bank of all reasonable legal and other fees and expenses (including the fees of debt collection agencies) incurred in demanding, collecting or recovering any sum payable under the CNCBI Dual Currency Credit Cardmember Agreement from the Cardmember or for other remedies resulting from the breach or non-compliance of any terms of the CNCBI Dual Currency Credit Cardmember Agreement.
6. The Cardmember will be liable for all losses in connection with the Credit Card if he has acted fraudulently, with gross negligence, failed to inform the Bank as soon as reasonably practicable after having found his Credit Card or PIN has been lost or stolen or that someone else knows the PIN, or has failed to safeguard his PIN in accordance with the advice of the Bank.
7. The Cardmember may have to bear a loss when his Credit Card has been used for an unauthorised transaction before he has informed the Bank that his Credit Card or PIN has been lost or stolen or that someone else knows the PIN. Provided that he has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his Credit Card or PIN has been lost or stolen, his maximum liability for such credit card loss shall be **HKD500**. The aforesaid maximum liability does not cover cash advance transactions.
8. Each monthly statement shall be considered conclusive if the Bank does not receive from the Cardmember notice of errors or unauthorised transactions within sixty **(60)** days from the statement date.
9. In addition to any general lien or similar right to which the Bank may be entitled at law, the Bank may, at any time without prior notice, combine or consolidate any or all of the Cardmember's accounts (wherever located) with his liabilities to the Bank or any of its branches, sub-branches or subsidiaries and set off or transfer any sum or sums standing to the credit of any of the Cardmember's accounts in or towards satisfaction of the aforesaid liabilities to the Bank, whether such liabilities be primary, collateral, several, joint or in other currencies. Where applicable, the relevant conversion rate will be determined at the Bank's sole discretion. Further, in so far as the Cardmember's liabilities to the Bank are contingent or future, the Bank's liability to the Cardmember to make payment of any sum or sums standing to the credit of any of the Cardmember's accounts shall to the extent necessary to cover such liabilities be suspended until the happening of the contingency or future event.
10. Each Cardmember shall be liable for all Charges incurred by him and the Principal Cardmember shall in addition be liable for the Charges incurred by each of the Supplementary Cardmembers.
11. Each Cardmember shall maintain both HKD and RMB accounts with the Bank in respect of the Credit Card. The HKD account will be settled by HKD and the RMB account will be settled by CNY. Credit Card transactions effected in currencies other than CNY will be debited to the HKD account, and Credit Card transactions in CNY shall be debited to the RMB account. Transactions effected in currencies other than HKD or CNY will be converted into HKD on the date of conversion before being debited to the HKD Account at the market rate or the government-mandated rate adopted by UPI and posted to the HKD Account.
12. The Bank is entitled to demand immediate payment at any time and the Cardmember shall pay to the Bank the Statement Balance on or before the Payment Due Date specified in the relevant monthly statement. A monthly statement of the Credit Card will include separate sections for each of the HKD and RMB accounts specifying the respective payment details of each account, and Cardmembers shall settle payment to each of these accounts separately by way of HKD and CNY respectively. The Bank will not convert and/or transfer any credit balance or overpayment in one account to settle outstanding balance in the other account, and Cardmembers will need to make payment directly to the relevant account by way of its specified currency in order to settle the outstanding balance.
13. The Cardmember may cancel the Credit Card if he refuses to accept any amendments to the CNCBI Dual Currency Credit Cardmember Agreement proposed by the Bank.
14. The Cardmember is liable to pay an annual fee in respect of his Credit Card. Annual fee of Principal Card / Supplementary Card respectively is **HKD1,800 / HKD900** for CNCBI Air China Dual Currency Credit Card.
15. The personal data of the Cardmember from time to time may be disclosed to such persons or used for such purposes as set out in the Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data or similar document of the Bank (as may be amended, supplemented or varied from time to time, "Notice to Customers Relating to the Data of Customer").
16. The Bank reserves the right to request the Cardmember to present the true copy of the related documents at any branch of the Bank.
17. The Bank reserves the final approval right of the credit card application.
18. If the Cardmember fails to pay any sum due and payable by him, the Bank may appoint debt collection agencies (at the cost of the Cardmember) to collect the same.

In the event of any inconsistencies between the English and Chinese versions, the English version shall prevail.

信銀國際VISA白金卡 / 信銀國際Motion 信用卡 / 信銀國際中國國航雙幣信用卡推廣優惠(「推廣優惠」)之條款及細則

此項只適用於信銀國際中國國航雙幣信用卡之申請

信銀國際中國國航雙幣信用卡之推廣優惠在受信銀國際中國國航雙幣信用卡飛行里程計劃的條款及細則(「飛行里程計劃條款及細則」)的規限下作出。除非另有界定,否則在本文使用並於飛行里程計劃條款及細則界定的詞彙與該等飛行里程計劃條款及細則所界定者具相同涵義。

一般條款及細則

1. 推廣優惠只適用於2019年4月1日至2019年12月31日(包括首尾兩天)(「推廣期」)成功申請由中信銀行(國際)有限公司(「銀行」)發出之信銀國際信用卡,包括信銀國際VISA白金卡、信銀國際Motion信用卡及信銀國際中國國航雙幣信用卡(「信用卡」)之主卡會員(「會員」)。
2. 推廣優惠不適用於現時持有及/或過去12個月內曾持有銀行發出之任何信用卡主卡之申請人(不包括附屬卡持有人)。
3. 月結單上所顯示之港幣合資格簽賬金額(定義見下述第18條條文)及/或港幣認可簽賬金額(定義見下述第26條條文)將用作釐定推廣優惠資格之計算。而信銀國際中國國航雙幣信用卡月結單上所顯示之港幣/人民幣合資格簽賬金額(定義見下述第18條條文)及/或港幣/人民幣認可簽賬金額(定義見下述第26條條文)將合併用作釐定推廣優惠資格之計算,而人民幣簽賬之金額將以每1元人民幣簽賬對港幣1元簽賬計算。
4. 若會員或銀行於發卡後12個月內不論任何原因取消或終止有關之信用卡,銀行將從有關之信用卡賬戶扣除**HK$800**之行政費用及已送贈之推廣優惠同等價值之金額(如適用)而毋須事先通知。
5. 銀行保留給予會員任何推廣優惠之權利,於整個推廣期及送贈推廣優惠時,會員有關之信用卡賬戶按銀行之全權酌情權決定仍然有效、信用狀況良好、及未有取消或被終止,否則,銀行保留對個別會員撤回有關之推廣優惠之權利而毋須事先通知。
6. 此推廣優惠受制於銀行(具唯一及絕對酌情權)核實及確認為合資格。
7. 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,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www.cncbinternational.com或各分行索取該條款及細則。
8. 推廣優惠(包括但不限於迎新禮品、雙卡現金回贈及2%本地食肆及海外簽賬現金回贈)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。
9. 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。
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之迎新禮品及/或現金回贈的資格及其信用卡。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之迎新禮品及/或現金回贈的總金額,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。

迎新禮品

14. 每位會員可選擇以下其中一份迎新禮品(「迎新禮品」):
    i. 自由鳥Mobile 5GB HK$90月費計劃6個月免月費(「商戶優惠」)(詳情見下述第15條條文);或
    ii. 一次HK$400現金回贈(「迎新現金回贈」)(詳情見下述第16條條文);或
    iii. 一次鳳凰知音里程4,000公里(此迎新禮品只適用於申請信銀國際中國國航雙幣信用卡)(詳情見下述第17條條文)。
15. 商戶優惠
    i. **會員須於發卡後首3個月內(根據簽賬的交易日期計算)憑信用卡累積合資格簽賬(定義見下述第18條條文)淨額滿HK$3,000或以上,方可免費享有商戶優惠乙份。**
    ii. 商戶優惠將以「優惠碼」形式換領,有關優惠碼將列印於迎新禮品換領信上。如會員符合推廣優惠之條款及細則第15(i)條之要求,迎新禮品換領信將於符合簽賬要求後3個月內以平郵郵寄到會員之通訊地址。
    iii. 優惠碼一經發出,不論任何原因(如掉失、損壞或被盜)將不獲重發。
    iv. 請留意優惠碼之使用期限並參閱由銀行發出之迎新禮品換領信上。
    v. 有關優惠碼的使用方法、條款及細則,請瀏覽 www.cncbinternational.com/personal/promotions/credit-card/tc/index.html。
    vi. 優惠碼之使用須受自由鳥(「參與商戶」)的條款及細則約束,詳情請瀏覽www.birdie.com.hk或向參與商戶職員查詢。
    vii. 商戶優惠數量有限,送完即止。銀行有權以其他禮品代替而毋須另行通知。
    viii. 銀行並非商戶優惠之供應商,載於銀行宣傳單張上的商戶優惠資料、圖片或參考售價亦非由銀行提供並只供參考。如對商戶優惠的質素或供應情況或宣傳單張內任何資料的準確性有任何查詢、申索或投訴,請直接向有關商戶提出。銀行對於商戶優惠將一概不承擔任何形式的義務及責任,包括任何有關商戶(或其職員或代理商)提供之商品、服務、商品描述及質素。
    ix. 當會員於相關商戶進行簽賬交易時,相當於接受商戶提供的貨品或服務的質量及形式的相關風險和責任,以及接受銀行不負責就此類風險和負債提出的任何索賠。

16. 迎新現金回贈
    i. 會員須於發卡後首3個月內（根據簽賬的交易日期計算）憑信用卡累積合資格簽賬（定義見下述第18條條文）滿HK$3,000或以上，可享一次HK$400迎新現金回贈。
    ii. 如會員符合推廣優惠之條款及細則第16(i)條之要求，迎新現金回贈將於符合簽賬要求後3個月內回贈至會員有關之信用卡賬戶內。
17. 鳳凰知音里程4,000公里（只適用於獨立申請信銀國際中國國航雙幣信用卡）
    i. 會員須於發卡後首3個月內（根據簽賬的交易日期計算）憑信銀國際中國國航雙幣信用卡累積合資格簽賬（定義見下述第18條條文）滿港幣/人民幣3,000元或以上，方可享有一次鳳凰知音里程4,000公里。
    ii. 如會員符合推廣優惠之條款及細則第17(i)條之要求，有關里程將於符合簽賬要求後3個月內誌入會員的鳳凰知音會員賬戶內。
18. 合資格簽賬（「合資格簽賬」）包括已獲銀行確認誌賬之本地或海外零售簽賬、現金透支、每月誌賬之零售商戶分期付款金額及網上購物及郵購/電話訂購。為免生疑，不合資格簽賬之交易包括及不限於自動轉賬、每月經自動櫃員機/網上銀行繳付賬項的金額、「八達通自動增值」款項、結餘轉賬、「套現分期計劃」、Dollar$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「幾時都分期交税」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、所有繳付予税務局的款項、賭場籌碼兑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。銀行保留權利於會員賬戶內扣除相等於被證實為不合資格交易的回贈金額之權利。
19. 迎新禮品一經選擇或換領，恕不接受任何更改或退換。每位會員只可享有其中一份迎新禮品，而不論申請信用卡之數目。如會員沒有於信用卡申請表格選擇或選擇多於一項迎新禮品，銀行將代為決定禮品為迎新現金回贈。

<u>雙卡申請之HK$100獎賞現金回贈（「雙卡現金回贈」）</u>

20. 會員如 (i) 同時成功申請信銀國際VISA白金卡及信銀國際中國國航雙幣信用卡，或信銀國際Motion信用卡及信銀國際中國國航雙幣信用卡，(ii) 乎合推廣優惠之條款及細則第14(i)、14(ii)、15(i)、15(ii)、16(i)、16(ii)、18及19條條文之要求，(iii) 並必須以信銀國際VISA白金卡或信銀國際Motion信用卡簽賬（信銀國際中國國航雙幣信用卡之簽賬不計算在內），便可享額外之HK$100雙卡現金回贈。
21. 若會員同時申請信銀國際VISA白金卡及信銀國際Motion信用卡及信銀國際中國國航雙幣信用卡，只可以獲雙卡現金回贈乙次。
22. 雙卡現金回贈將於符合條款及細則第20條之要求後3個月內回贈至合資格會員之信銀國際中國國航雙幣信用卡賬戶內。

<u>2%本地食肆及海外簽賬現金回贈（「2%本地食肆及海外簽賬現金回贈」）之條款及細則</u>

23. 2%本地食肆及海外簽賬現金回贈只適用於推廣期內由銀行發出之信銀國際VISA白金卡及信銀國際Motion信用卡（「指定信用卡」）之主卡會員（「指定信用卡會員」）。
24. 指定信用卡會員於發卡後首12個月內於每曆月份（根據簽賬的交易日期計算）憑指定信用卡作認可簽賬（定義見下述第26條條文），其於該曆月份內（根據簽賬的交易日期計算）完成並已誌賬之認可簽賬可獲享2%現金回贈。
25. 2%本地食肆及海外簽賬現金回贈不適用於現時持有及/或過去12個月內曾持有銀行發出之任何信用卡主卡之申請人（不包括附屬卡持有人）。
26. 2%本地食肆及海外簽賬現金回贈計劃之認可簽賬（「2%回贈認可簽賬」）必須為已誌賬之本地食肆及海外簽賬交易，如下：
    I. 合資格本地食肆簽賬之定義為包括於本地食肆以港幣付款之簽賬；而<u>不包括</u>於商戶編號為非餐廳/食肆之商戶/機構（根據本行/Visa國際組織及Mastercard Asia/Pacific (Hong Kong) Limited不時界定為準）、酒店餐飲、酒席宴會、私人宴會、包場派對、私房菜、設於美食廣場/超級市場/百貨公司內之食肆、俱樂部/會所內之餐飲或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
    II. 合資格海外簽賬之定義為以非香港貨幣之外幣付款之零售簽賬（以信用卡月結單的簽賬貨幣為準），包括網上外幣簽賬及海外零售簽賬。
    III. 為免生疑，2%回贈認可簽賬不認可之交易包括及不限於每月經自動櫃員機/網上銀行繳付賬項的金額、「幾時都分期」之每月供款、「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、「月結單都分期」、「任何賬單都分期」或「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、所有繳付予税務局的款項、賭場籌碼兑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、銀行徵收之其他費用及任何未誌賬/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。如有任何爭議，銀行將有最終決定權。銀行保留權利於指定信用卡會員賬戶內扣除相等於被證實為不認可交易的回贈金額之權利。
27. 2%本地食肆及海外簽賬現金回贈包括 (i) 信用卡「現金回贈」獎賞計劃所賺取之0.55%基本現金回贈（「基本現金回贈」）及 (ii) 於2%回贈認可簽賬計劃可額外獲享之1.45%認可簽賬現金回贈（「額外現金回贈」）。會員每月（按信用卡月結單周期計算）最高可得之基本現金回贈金額，將為本行批核予會員之信用額（「信用額」）或該月HK$100,000的認可之新簽賬交易（以較低者為準），再乘以基本現金回贈比率。為免存疑，銀行臨時批核予會員之信用額並不獲享現金回贈。基本現金回贈以每月月結單截數日計算，並將於下一期的月結單顯示及回贈至會員之信用卡賬戶內；額外現金回贈將根據會員於每曆月份的2%回贈認可簽賬（定義見上述第26條條文）計算，並於每曆月簽賬期完結後3個月內回贈至會員之指定信用卡賬戶並顯示於月結單上。額外現金回贈最高可得之現金回贈金額，將限制於銀行批核予會員之信用額，再乘以額外現金回贈比率。為免存疑，銀行臨時批核予會員之信用額並不獲享額外現金回贈。
28. 基本現金回贈須受「現金回贈獎賞計劃」之條款及細則約束，詳情請參閱銀行網頁（網址：https://www.cncbinternational.com/personal/credit-cards/rewards-programs/tc/index.jsp）。

Terms and Conditions of CNCBI VISA Platinum Card / CNCBI Motion Credit Card / CNCBI Air China Dual Currency Credit Card Promotional Offer ("Promotional Offer"):

This is only applicable to the CNCBI Air China Dual Currency Credit Card application

This Promotional Offer is made subject to the CNCBI Air China Dual Currency Credit Card Mileage Program Terms and Conditions ("Mileage Program Terms and Conditions"). Unless otherwise defined, capitalised words used here and defined in the Mileage Program Terms and Conditions have the same meaning as defined in those Mileage Program Terms and Conditions.

General Terms and Conditions

1. This Promotional Offer only applies to principal cardmembers ("Cardmember(s)") of the CNCBI VISA Platinum Card, CNCBI Motion Credit Card and CNCBI Air China Dual Currency Credit Card ("Card(s)") issued by China CITIC Bank International Limited (the "Bank") whose application is submitted and approved between 1 April 2019 and 31 December 2019 (both dates inclusive) (the "Promotion Period").
2. This Promotional Offer is not applicable to any applicant who currently holds and/or held any other principal credit card (excluding Supplementary Cardmembers) issued by the Bank in the 12-month immediately preceding the date of the relevant application.
3. The total amount of Eligible Transactions (as described in Clause 18 below) and/or Eligible Spending (as defined in Clause 26 below) in Hong Kong dollars as shown on the relevant monthly statements will be used to determine the eligibility for the Promotional Offer. For CNCBI Air China Dual Currency Credit Card, the total amount of Eligible Transactions (as described in Clause 18 below) in HKD / CNY and/or Eligible Spending (as defined in Clause 26 below) in HKD / CNY as shown on the relevant monthly statements will be combined and used to determine the eligibility for the Promotional Offer. The amount of Renminbi spending will be calculated as CNY1 equal to HK$1.
4. If the Cardmember or the Bank cancels or terminates the relevant Card for any reason within the first 12 months of issuance of the Card, a handling fee of **HK$800** will be charged, the Bank will deduct such handling fee and an amount equal to the value of any Promotional Offer credited (if applicable) to Cardmember from the relevant Card account without prior notice.
5. The Bank reserves the right to determine Cardmember's entitlement to any Promotional Offer. This Promotional Offer is only applicable to Cardmembers whose relevant Card account is determined by the Bank (in its sole and absolute discretion) to remain valid, in good standing, is not cancelled or terminated at all times during the entire Promotion Period and at the time of fulfillment. Otherwise the Bank may terminate the relevant Promotional Offer for such Cardmember without any prior notice.
6. This eligibility of this Promotional Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
7. In respect of any cash rebate offered under this Promotional Offer:
   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 www.cncbinternational.com or contact the Bank's staff.
8. No part of this Promotional Offer (including but not limited to Welcome Offer, Dual Card Cash Rebate and 2% Local Dining and Overseas Spending Cash Rebate) is transferable, returnable or redeemable for cash. Cash Rebate received under this Promotional Offer can only be used to offset retail purchase transactions and cannot be used to settle any outstanding statement balance.
9. The Bank reserves the right to cancel the Promotional Offer or delete, replace, supplement or amend any of these Promotional Terms and Conditions without prior notice. In case of any dispute, the decision of the Bank shall be final and binding on Cardmembers.
10. Fraud and abuse will result in forfeiture of a Cardmember's eligibility to the Welcome Offer and/or Cash Rebate in this Promotional Offer as well as cancellation of the Cardmember's credit card(s). The Bank further reserves the right to deduct the relevant amount of the Welcome Offer and/or Cash Rebate in this Promotional Offer 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. 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 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.
13. 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

14. Each Cardmember is entitled to select one of the following welcome offers ("Welcome Offer"):
   i. Birdie Mobile 6-month Monthly Fee Waiver on 5GB HK$90 Monthly Plan ("Merchant Offer") (as described in Clause 15 below); or
   ii. A one-off HK$400 cash rebate ("Welcome Offer Cash Rebate") (as described in Clause 16 below); or
   iii. A one-off PhoenixMiles 4,000KM ("Mileage") (only applicable to CNCBI Air China Dual Currency Credit Card application) (as described in Clause 17 below).

15. Merchant Offer

    i. **Cardmember is entitled to the Merchant Offer upon successfully completing Eligible Transactions (as described in Clause 18 below) for the total net amount of HK$3,000 or above within the first 3 months of Card issuance (calculated with reference to the transaction dates).**

    ii. Merchant Offer will be provided in the form of promotional code(s) to Cardmember. The promotional code(s) will be printed on a redemption letter. The redemption letter will be mailed via surface mail to the Cardmember's correspondence address (as registered with the Bank) within the 3 months after fulfilling the requirements set out in Clause 15(i) above.

    iii. The promotional code(s) will not be reissued for any reason (e.g. loss, damaged or stolen, etc.).

    iv. Please note that the validity period of promotional code(s) can be referred at the redemption letter sent by the Bank.

    v. For the usage of promotional code(s), please refer to www.cncbinternational.com/personal/promotions/credit-card/en/index.html.

    vi. The use of promotional code is subject to Birdie's ("Participating Merchant") terms and conditions, please refer to www.birdie.com.hk or contact Participating Merchant's staff for details.

    vii. Merchant Offer is available while stocks last. If the Merchant Offer is out of stock, the Bank has the right to provide Cardmember with an alternative gift without any notice.

    viii. The Bank is not the supplier of the Merchant Offer. The description, photos or reference price in relation to the Merchant Offer published in our marketing materials are not provided by the Bank and are intended for reference only. Any enquiry, claim or complaint in relation to the quality or availability of the Merchant Offer or the accuracy of any of the aforementioned information contained in our marketing materials shall be directed to the relevant supplier. The Bank shall bear no liability relating to any aspect thereof, including the quality of the Merchant Offer, the supply, the descriptions of goods and/or services provided by the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection the products and/or services provided by the merchant, its employees, officers or agents.

    ix. Cardmember shall be deemed to have accepted any risks and liabilities of whatsoever nature associated with the products / services / auxiliary services supplied by the Merchant and shall waive any claim against the Bank in relation to such risks and liabilities when Cardmember make the relevant transactions.

16. Welcome Offer Cash Rebate

    i. Each Cardmember is entitled to receive a one-off HK$400 Cash Rebate upon successfully completing Eligible Transactions (as described in Clause 18 below) for the total amount of HK$3,000 or above, within the first 3 months of Card issuance (calculated with reference to the transaction dates).

    ii. The Welcome Offer Cash Rebate will be credited to the relevant Card account within 3 months after fulfilling the requirements set out in Clause 16(i) above.

17. PhoenixMiles 4,000KM (only applicable to standalone CNCBI Air China Dual Currency Credit Card application)

    i. Each Cardmember is entitled to receive a one-off PhoenixMiles 4,000KM upon successfully completing Eligible Transactions (as described in Clause 18 below) for the total amount of HKD / CNY3,000 or above, within the first 3 months of Card issuance (calculated with reference to the transaction dates).

    ii. Mileage will be credited to the relevant Phoenix Membership account within 3 months after fulfilling the requirements set out in Clause 17(i) above.

18. "Eligible Transaction(s)" are transactions posted to the Bank's system including local or overseas retail purchase, cash advance, monthly payment amount of merchant installment, online retail transaction(s) and retail transaction(s) incurred by way of mail / phone order(s) as determined by the Bank. For the avoidance of doubt, transaction(s) which shall not be considered as Eligible Transaction(s) include, but not limited to, autopay, ATM/online payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar$mart Personal 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, 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 an "Eligible Transaction" 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 related rebate from the Cardmember's account.

19. The Welcome Offer, as selected or redeemed by the Cardmember, cannot be changed or returned. Each Cardmember is only eligible to one of the above Welcome Offer regardless of the number of card applications. If Cardmember does not specify his/her preference or has selected more than one Welcome Offer, the Bank will automatically select the Welcome Offer Cash Rebate as the preferred Welcome Offer.

<u>Terms and Conditions of Dual Card Application HK$100 Reward Cash Rebate ("Dual Card Cash Rebate")</u>

20. Each Cardmember is entitled to an extra HK$100 Dual Card Cash Rebate if: (i) successfully applied both CNCBI VISA Platinum Card and CNCBI Air China Dual Currency Credit Card or CNCBI Motion Credit Card and CNCBI Air China Dual Currency Credit Card simultaneously; (ii) fulfil the requirements set out in Clause 14(i), 14(ii), 15(i), 15(ii), 16(i), 16(ii),18 and 19 above; and (iii) must spend with CNCBI VISA Platinum Card or CNCBI Motion Credit Card (transaction made by CNCBI Air China Dual Currency Credit Card are not included).

21. For Cardmembers who apply for CNCBI VISA Platinum Card, CNCBI Motion Credit Card and CNCBI Air China Dual Currency Credit Card simultaneously will be entitled to Dual Card Cash Rebate once only.

22. Dual Card Cash Rebate will be credited to CNCBI Air China Dual Currency Credit Card account of the eligible Cardmembers within 3 months after fulfilling the requirements set out in Clause 20 above.

<u>Terms and Conditions of 2% Local Dining and Overseas Spending Cash Rebate ("2% Local Dining and Overseas Spending Cash Rebate")</u>

23. 2% Local Dining and Overseas Spending Cash Rebate is only applicable to principal cardmembers ("Designated Cardmember(s)") of the CNCBI VISA Platinum Card and CNCBI Motion Credit Card ("Designated Credit Card(s)") issued by the Bank within the Promotion Period.

24. Designated Cardmembers who make Eligible Spending (as defined in Clause 26 below) with the Designated Credit Card within the first 12 months of issuance of the Card (calculated with reference to the transaction dates) can enjoy 2% Cash Rebate on completed and posted Eligible Spending made within the same calendar month (calculated with reference to the transaction dates).

25. 2% Local Dining and Overseas Spending Cash Rebate Program is not applicable to any applicant who currently holds and/or held any other principal credit card (excluding Supplementary Cardmembers) issued by the Bank in the 12-month immediately preceding the date of the relevant application.

26. The Eligible Spending of this 2% Local Dining and Overseas Spending Cash Rebate program ("2% Rebate Eligible Spending") must be posted local dining and overseas spending transactions as follows:

    I. Eligible Local Dining Transactions include transactions made at all local food and beverage outlets in Hong Kong Dollars. They do <u>NOT include</u> transactions made with merchants with merchant codes not defined as restaurants / dining merchants / organizations (as defined by the Bank / Visa International and Mastercard Asia/Pacific (Hong Kong) Limited from time to time), transactions made in hotel dining spots, hotel banquet, private parties / functions, private room events, private kitchen food and beverage outlets in food courts / supermarkets / department stores, transactions in associations/club houses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorized transactions.

    II. Eligible Overseas Transactions include any retail transaction in any foreign currency but excluding Hong Kong Dollars (based on the currency posted on the credit statement), including online foreign currency transactions and overseas retail purchase.

    III. For the avoidance of doubt, transactions which shall not be considered as 2% Rebate Eligible Spending include, but not limited to, ATM / online payment, monthly repayments of Retail Purchase Installment Program, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar$mart Personal Installment Loan, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan or 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, 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. 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 related rebate from the Cardmember's account.

27. 2% Local Dining and Overseas Rebate Eligible Spending includes i) 0.55% Basic Cash Rebate under the Card's Cash Rebate Rewards Program ("Basic Cash Rebate") and ii) 1.45% Extra Cash Rebate on Eligible Spending under this 2% Spending Cash Rebate Program ("Extra Cash Rebate"). For the Cardmember's accounts, the maximum amount of the monthly Basic Cash Rebate (calculated on credit card statement cycle basis) shall be the multiple of the Cardmember's credit limit as approved by the Bank ("Credit Limit") and the Basic Cash Rebate percentage or HK$100,000 of new Eligible Transactions in the month (whichever is lower). The Basic Cash Rebate will be calculated on the relevant statement date of the monthly Card Statement, and be credited to and displayed on Cardmember's Account in the next monthly Card Statement. Extra Cash Rebate will be calculated based on the 2% Rebate Eligible Spending of each calendar month, and be credited to Cardmember's Account within 3 months after each calendar month's spending period and be shown in monthly statement. The maximum amount of the Extra Cash Rebate shall be limited to Cardmember's Credit Limit and multiply by the Extra Cash Rebate percentage. For avoidance of doubt, any temporary-credit-limit approved by the Bank will not be entitled to Extra Cash Rebate.

28. Basic Cash Rebate is subject to the Terms & Conditions of the Cash Rebate Rewards Program. Please visit the Bank's website (web address: https://www.cncbinternational.com/personal/credit-cards/rewards-programs/en/index.jsp) for details.

信銀國際中國國航雙幣信用卡飛行里程計劃條款及細則(「飛行里程計劃條款及細則」):

(I) 參加中國國航鳳凰知音常旅客計劃

1. 如信銀國際雙幣信用卡會員協議下的信銀國際中國國航雙幣信用卡(不論是主卡或附屬卡,以下簡稱「**信用卡**」)申請人(「**申請人**」)是中國國際航空股份有限公司(「**中國國航**」)鳳凰知音常旅客計劃的現有會員,則申請人必須向中信銀行(國際)有限公司(「**銀行**」)提供登記成為鳳凰知音常旅客計劃會員時使用的身份證明文件號碼以及有效的鳳凰知音常旅客計劃會員號碼。上述的身份證明文件號碼及鳳凰知音常旅客計劃會員號碼將被銀行及中國國航作處理申請人的信用卡申請及核實之用。銀行有必要並有權向中國國航提供身份證明文件號碼及鳳凰知音常旅客計劃會員號碼供其核實之用。
2. 如申請人並非中國國航鳳凰知音常旅客計劃的現有會員,或未能提供第1節要求的資料,或如中國國航不能核實申請人提供的鳳凰知音常旅客計劃會員號碼,則申請人將自動成為一名新的鳳凰知音常旅客計劃會員,並在銀行批准發出信用卡後,取得新的鳳凰知音常旅客計劃會員號碼。申請人可在發出信用卡後隨時取消其鳳凰知音常旅客計劃的會員資格,但將不能繼續賺取鳳凰知音里程。
3. 申請人的鳳凰知音常旅客計劃會員號碼將列印在信用卡上。

(II) 中國國航鳳凰知音常旅客計劃下的權益

4. 獲銀行批准成為主卡或附屬卡會員(「**會員**」)的申請人將就透過向申請人發行的信用卡進行的合資格簽賬賺取簽賬積分(「**簽賬積分**」),而每月(按信用卡月結單周期計算)可獲取之簽賬積分總數將為銀行批核予會員之信用額為上限(「**信用額**」)。為免存疑,銀行臨時批核予會員之信用額並不獲享簽賬積分。儘管下文第6段的內容,主卡會員將不會享有就透過附屬卡進行的合資格簽賬賺取任何簽賬積分的優惠。亦不允許向他人轉讓透過信用卡(不論是主卡或附屬卡)進行的合資格簽賬賺取的簽賬積分。「合資格簽賬」指每項零售購物簽賬、現金透支、「幾時都分期」每月供款、自動轉賬、「八達通自動增值」、每月經自動櫃員機/網上銀行之首HK$10,000繳費(按信用卡月結單周期計算)及以郵購或電話訂購方式進行的零售簽賬。合資格簽賬不包括不合資格簽賬(定義見下文第5節)。銀行保留隨時更改該簽賬的範疇的權利。
5. 「**不合資格簽賬**」包括(但不限於)結餘轉賬、「套現分期計劃」、Dollar$mart 私人分期貸款、「月結單都分期」、「任何賬單都分期」或「幾時都分期」免息交稅的還款、手續費及其他收費及費用、任何基金/月供投資計劃供款、繳付予稅務局的款項、財務收費及費用、年費、購買賭場籌碼、銀行徵收之其他服務費用以及任何未誌賬/被取消/退款/無效的簽賬、在中華人民共和國(不包括香港、澳門及台灣)的房地產、汽車、機票、燃油、批發、超市購物、醫院醫療或學費類型簽賬。銀行保留隨時更改該簽賬的範疇的權利。
6. 在中國國航鳳凰知音常旅客計劃的條款及細則的規限下,而除非銀行以書面另行明確協定,否則會員可以合資格簽賬的每港幣1元或人民幣1元賺取1簽賬積分之兌換率賺取簽賬積分(不包括任何以角計值的金額)。
7. 在中國國航鳳凰知音常旅客計劃的條款及細則的規限下,而除非銀行以書面另行明確協定,否則會員可按每8簽賬積分兌換鳳凰知音里程1公里的鳳凰知音里程兌換率賺取鳳凰知音里程(「**基本獎勵優惠**」)。在日曆月(由第一個日曆日到最後一個日曆日)內賺取的簽賬積分連同前一個日曆月結轉的餘下簽賬積分將被轉換為鳳凰知音里程,並於相關的合資格簽賬被誌入信用卡賬戶的月份後的下一個日曆月的首10個工作天內誌入會員已與銀行登記的中國國航鳳凰知音常旅客計劃會員賬戶(「**鳳凰知音會員賬戶**」)內。
8. 任何超出簽賬積分兌換率倍數的合資格簽賬金額(不包括任何以角計值的金額)或任何超出鳳凰知音里程兌換率倍數的簽賬積分,將被結轉至下一個日曆月以計算鳳凰知音里程。
9. 在此等飛行里程計劃條款及細則的規限下,合資格簽賬將自動轉換為簽賬積分,並兌換為鳳凰知音里程,且不得用作兌換任何其他簽賬積分、換購品、現金、優惠券或禮品。
10. 如會員違反信銀國際雙幣信用卡會員協議(「**協議**」)的任何條款,包括不履行協議下應付的任何金額的付款義務(不論是全部或部分付款義務),或取消信用卡,鳳凰知音里程的兌換將被暫停。這並不影響會員對於已撥入其鳳凰知音會員賬戶的現有鳳凰知音里程的使用權利。
11. 在鳳凰知音里程被轉移到鳳凰知音會員賬戶前取消的信用卡賬戶上的合資格簽賬將不可作兌換鳳凰知音里程。
12. 如有任何鳳凰知音里程已被計入鳳凰知音會員賬戶,而用作釐定可享有的鳳凰知音里程的合資格簽賬隨後被取消,則有關鳳凰知音里程將從會員的鳳凰知音會員賬戶中扣除。如沒有任何或沒有足夠的鳳凰知音里程以作扣除,則銀行將在不事先通知的情況下直接向相關信用卡賬戶收取鳳凰知音里程的港元同等金額。
13. 如會員的鳳凰知音會員賬戶因任何原因失效而未能處理任何鳳凰知音里程的兌換,則會員必須提交一個獲銀行及中國國航認可的新的和有效的鳳凰知音常旅客計劃會員號碼,以便恢復兌換程序。銀行不會為兌換過程中的任何延誤以及由無效的鳳凰知音會員賬戶引致的任何有關的其他事宜負責。
14. 如有任何關於在本信銀國際中國國航雙幣信用卡飛行里程計劃下兌換鳳凰知音里程的問題,請致電銀行的客戶服務熱線(852) 2280 1888 或登入網站 www.cncbinternational.com/airchina 查詢。
15. 中國國航鳳凰知音常旅客計劃由中國國航管理及提供。鳳凰知音會員賬戶及鳳凰知音里程的使用受中國國航鳳凰知音常旅客計劃的條款及細則規限。有關詳情,請瀏覽 http://ffp.airchina.com.cn。使用中國國航鳳凰知音常旅客計劃下賺取的鳳凰知音里程換領、購買及兌換禮品及/或機票須符合中國國航、星空聯盟及其相關航空公司的相關條款及細則。銀行對關於中國國航鳳凰知音常旅客計劃、獎勵計劃或星空聯盟或其相關航空公司的問題概不負責。
16. 中國國航可隨時在給予或不給予通知的情況下全部或部分更改鳳凰知音常旅客計劃的任何條款及細則,包括規則、政策、優惠、參加條件或里程水平,儘管該變更可能影響已累積的里程的價值。
17. 所有關於參加本信銀國際中國國航雙幣信用卡飛行里程計劃的資格以及在本信銀國際中國國航雙幣信用卡飛行里程計劃下兌換鳳凰知音里程的查詢或糾紛將由銀行全權酌情決定。銀行保留在不給予通知下更改簽賬積分兌換率及/或鳳凰知音里程兌換率、暫停、取代、補充或修訂任何基本獎勵優惠或任何此等條款及細則,並在不給予通知及不承擔任何責任下隨時終止本信銀國際中國國航雙幣信用卡飛行里程計劃的權利。如有任何糾紛,銀行將有最終決定權,並對會員具有約束力。
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. 如本條款及細則的中、英文版本有任何歧義,概以英文版本為準。
20. 此等條款及細則將受香港法管轄並根據香港法作詮釋。

CNCBI Air China Dual Currency Credit Card Mileage Program Terms and Conditions ("Mileage Program Terms and Conditions"):

(I) ENROLLING IN THE AIR CHINA PHOENIXMILES FREQUENT FLYER PROGRAM

1. If an applicant ("**Applicant**") for the CNCBI Air China Dual Currency Credit Card under the CNCBI Dual Currency Credit Cardmember Agreement (whether a principal or supplementary credit card, hereinafter called the "Card") is an existing member of the Air China Limited ("**Air China**") PhoenixMiles Frequent Flyer Program, the Applicant must provide China CITIC Bank International Limited (the "**Bank**") with the identity document number used when registering for PhoenixMiles Frequent Flyer Program membership and a valid PhoenixMiles Frequent Flyer Program membership number. The above-mentioned identity document number and the PhoenixMiles Frequent Flyer Program membership number will be used by the Bank and Air China for the purpose of processing the Applicant's application of the Card and verification. It is necessary for the Bank and the Bank has the right to provide the identity document number and PhoenixMiles Frequent Flyer Program membership number to Air China for its verification.
2. If the Applicant is not an existing member of the Air China PhoenixMiles Frequent Flyer Program, or does not provide the information required by section 1 or if Air China cannot verify the PhoenixMiles Frequent Flyer Program membership number provided by the Applicant, the Applicant will be automatically enrolled as a new PhoenixMiles Frequent Flyer Program member with a new PhoenixMiles Frequent Flyer Program membership number upon approval of a Card by the Bank. The Applicant may cancel his membership of the PhoenixMiles Frequent Flyer Program at any time after the issuance of the Card but will continue to be unable to earn PhoenixMiles if he does so.
3. The Applicant's PhoenixMiles Frequent Flyer Program membership number will be embossed on the Card.

(II) ENTITLEMENTS UNDER THE AIR CHINA PHOENIXMILES FREQUENT FLYER PROGRAM

4. The Applicant who is approved by the Bank to be a principal or supplementary Cardmember ("**Cardmember**") will earn bonus points for the Eligible Transactions effected through the Card issued to the Applicant ("**Bonus Points**"). The maximum Bonus Points which may be awarded to Cardmember in each month (calculated on credit card statement cycle basis) shall be the Cardmember's credit limit as approved by the Bank ("**Credit Limit**"). For the avoidance of doubt, any temporary-credit-limit approved by the bank will not be entitled to Bonus Points. Notwithstanding paragraph 6 below, the principal Cardmember will not receive the benefit of any Bonus Points earned from the Eligible Transactions effected through the supplementary Card. No transfer of Bonus Points earned from the Eligible Transactions effected through a Card (whether a principal or supplementary Card) shall be permitted. 'Eligible Transaction' means each retail purchase, cash advance, monthly repayments of Retail Purchase Interest-free Flexi Installment Plan, autopay, Octopus Automatic Add-Value Service payment, the first HK$10,000 payment made via ATM/online banking each month (calculated on credit card statement cycle basis), and includes retail transactions incurred by way of mail or phone order(s). Eligible Transactions exclude Ineligible Transactions (as defined in section 5 below). The Bank reserves the right to change the scope of these transactions at any time.
5. "**Ineligible Transaction**" includes, but is not limited to, balance transfers, repayments, handling fees and other fees and charges of Cash-in Installment Programs, Dollar$mart Personal Installment Loan, Statement Balance Interest Free Installment, Non-Conventional Interest Free Flexi Installment or Flexi-Tax Installment Program, contribution to any unit trust/monthly investment plan, payments made to the Inland Revenue Department, finance fees and charges, annual fee, purchase of casino chips, other banking services charges and any unposted/cancelled/refunded/invalid transactions, those transactions in the People's Republic of China (excluding Hong Kong, Macau and Taiwan) in the categories of real estate, automobiles, airline tickets, petroleum & gasoline, wholesale, purchases at supermarkets, medical treatments at hospitals or tutorial fees. The Bank reserves the right to change the scope of these transactions at any time.
6. Subject to the terms and conditions of the Air China PhoenixMiles Frequent Flyer Program and unless otherwise expressly agreed by the Bank in writing, the Cardmember can earn Bonus Points at the Bonus Points conversion rate of 1 Bonus Point for every HKD1 or CNY1 incurred by an Eligible Transaction (excluding any amounts denominated in cents).
7. Subject to the terms and conditions of the Air China PhoenixMiles Frequent Flyer Program and unless otherwise expressly agreed by the Bank in writing, the Cardmember can earn PhoenixMiles at the PhoenixMiles conversion rate of PhoenixMiles 1KM for every 8 Bonus Points ("**Basic Rewards Offer**"). Bonus Points earned during the calendar month (from the first calendar day to the last calendar day) together with remaining Bonus Points brought forward from the previous calendar month will be converted to PhoenixMiles and posted to Cardmember's Air China PhoenixMiles Frequent Flyer Program membership account registered with the Bank (the "**PhoenixMiles Membership Account**") within the first 10 working days of the next calendar month after the month in which the relevant Eligible Transactions were posted to the Card account.
8. Any dollar amounts of Eligible Transactions (excluding any amounts in cents) in excess of the multiples of the Bonus Points conversion rate or any Bonus Points in excess of the multiples of the PhoenixMiles conversion rate will be carried forward to the next calendar month for calculation of PhoenixMiles.
9. Subject to these Mileage Program Terms and Conditions, Eligible Transactions will be automatically converted into Bonus Points and redeemed for PhoenixMiles, and cannot be used for redemption of any other points, redemptions, cash, coupons or gifts.
10. If a Cardmember breaches any provision of the CNCBI Dual Currency Credit Cardmember Agreement ("**Agreement**"), including defaulting in the payment (whether in whole or in part) of any amount due under the Agreement, or cancels the Card, the redemption of PhoenixMiles will be suspended. This does not affect the Cardmember's rights to use the existing PhoenixMiles transferred to their PhoenixMiles Membership Account.
11. Eligible Transactions on a Card account that are cancelled prior to PhoenixMiles being transferred to the PhoenixMiles Membership Account will not be available for redemption of PhoenixMiles.
12. Where any PhoenixMiles has been credited to the PhoenixMiles Membership Account and there is a subsequent reversal of Eligible Transaction(s) used to determine the PhoenixMiles entitlement, the PhoenixMile(s) will be deducted from the Cardmember's PhoenixMiles Membership Account. If there are none or insufficient PhoenixMiles to deduct, the Bank will charge the equivalent amount (in HKD) for the PhoenixMiles directly to the relevant Card account without prior notice.
13. If the PhoenixMiles Membership Account of the Cardmember becomes invalid and unable to process any redemption of PhoenixMiles for whatever reason, the Cardmember must submit a new and valid PhoenixMiles Frequent Flyer Program membership number, which is recognized by the Bank and Air China, for resumption of the redemption process. The Bank accepts no liability for any delay in the course of the redemption and any such other matters giving rise from an invalid PhoenixMiles Membership Account.
14. If there are any issues relating to redemption of PhoenixMiles under this CNCBI Air China Dual Currency Credit Card Program, please call Customer Services Hotline of the Bank (852) 2280 1888 or access website: www.cncbinternational.com/airchina.
15. The Air China PhoenixMiles Frequent Flyer Program is managed and serviced by Air China. The use of PhoenixMiles Membership Accounts and PhoenixMiles are subject to the terms and conditions of the Air China PhoenixMiles Frequent Flyer Program. For details, please visit http://ffp.airchina.com.cn. The use of PhoenixMiles earned under the Air China PhoenixMiles Frequent Flyer Program for exchange, purchase and redemption of gift items and/or air tickets should comply with the related terms and conditions of Air China, Star Alliance and its related airlines. The Bank has no responsibility for issues relating to the Air China PhoenixMiles Frequent Flyer Program, rewards programs or Star Alliance or its related airlines.
16. Air China may change any of the terms and conditions of the PhoenixMiles Frequent Flyer Program including regulations, policies, benefits, conditions of enrollment or mileage levels, in whole or in part at any time with or without notice even though changes may affect the value of the mileage already accumulated.
17. All queries or disputes regarding the eligibility of joining the CNCBI Air China Dual Currency Credit Card Mileage Program and redemption of PhoenixMiles under this CNCBI Air China Dual Currency Credit Card Mileage Program will be determined by the Bank at its sole discretion. The Bank reserves the right to change the Bonus Points conversion rate and/or the PhoenixMiles conversion rate, suspend, replace, supplement or amend any of the Basic Rewards Offer or any of these Terms and Conditions without notice and terminate this CNCBI Air China Dual Currency Credit Card Mileage Program at any time without notice and liability. In case of any dispute, decision of the Bank shall be final and binding on the Cardmembers.
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. 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. In case of any discrepancies between the Chinese and the English versions of these terms and conditions, the English version shall prevail.
20. These terms and conditions shall be governed by and construed in accordance with Hong Kong law.

中信銀行(国际)
CHINA CITIC BANK INTERNATIONAL

中信銀行(國際)有限公司
CHINA CITIC BANK INTERNATIONAL LIMITED

資料概要/信銀國際信用卡收費

生效日期:2017年10月23日

財務費用*	
購物簽賬實際年利率	當你開立賬戶時，購物簽賬實際年利率為**34.49%**^(標準月息率2.5%)[1]或**42.58%**^(標準月息率3.0%)[2]，但會不時作出檢討。如果你在每月的到期還款日或之前支付全數欠款，我們不會向你收取財務費用。否則，財務費用將按(i)所有未清付的結欠(顯示於上一期月結單內)須從到期還款日前一個月結單截數日起按日計息直至所有款項清繳為止，以及(ii)所有在到期還款日前一個月結單截數日後記誌的新交易款項須根據交易日期起按日計息，直至全數清還為止。
現金透支實際年利率	當你開立賬戶時，現金透支實際年利率為**36.43%**^(標準月息率2.5%)[1]或**44.90%**^(標準月息率3.0%)[2]，但會不時作出檢討。財務費用會由透支日期起按日計息，直至全數清還為止。
拖欠下的購物簽賬實際年利率	如客戶連續兩個月月結單週期未能於有關信用卡月結單所列之到期繳款日期或之前繳付應付之最低付款額，由下期月結單週期首日起至(並包括)該月結單週期完結日(即下期月結單之信用卡截數日期)為止，**42.58%**^[1]或**44.25%**^[2]的實際年利率將分別適用於你的賬戶。當銀行仍未收取全數的最低付款額，該等利率將維持適用於其後的月結單週期。如銀行收取了全數的最低付款額，標準月息率將適用於下期月結單週期。
拖欠下的現金透支實際年利率	如客戶連續兩個月月結單週期未能於有關信用卡月結單所列之到期繳款日期或之前繳付應付之最低付款額，由下期月結單週期首日起至(並包括)該月結單週期完結日(即下期月結單之信用卡截數日期)為止，**44.90%**^[1]或**46.65%**^[2]的實際年利率將分別適用於你的賬戶。當銀行仍未收取全數的最低付款額，該等利率將維持適用於其後的月結單週期。如銀行收取了全數的最低付款額，標準月息率將適用於下期月結單週期。
免息還款期	長達**57**天
最低付款額	利息及費用(包括可能收取的會員年費)及所欠本金總額的**1%**及超逾信用額之全數金額(如有的話)(最低付款額的最低金額為HKD250)。

收費	主卡	附屬卡
會員年費 – 白金卡 – 金卡 – 普通卡	 **HKD1,200** **HKD500** **HKD250**	 **HKD600** **HKD250** **HKD125**
現金透支手續費 – 經銀行櫃檯、「銀通」或VISA/萬事達卡自動櫃員機網絡	交易金額之**3.5%** (最低HKD100)	
現金透支服務費 – 經銀行櫃檯	每次**HKD20**	
外幣簽賬兑換費用	如非以港元為交易貨幣，每次交易將收取**1.95%**#。由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。	
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。每次以港幣支付於海外或任何非香港登記商戶(如網上商戶)之交易，VISA/萬事達卡將徵收該項交易金額之**1%**作為手續費，而有關之手續費將會誌賬於客戶的信用卡賬戶內。	
逾期費用 – 未能於指定繳款日期或之前繳付最低付款額	**HKD300**或最低付款額之金額，以較低者為準	
超逾信用額手續費 – 賬戶總結欠超逾信用卡賬戶之信用額	每月結單週期**HKD180**	
自動轉賬退回或退票手續費	每次**HKD150**	
補領信用卡費用	每張**HKD120**	
索取信用卡購物單據副本費用	每份**HKD55**	
索取月結單副本費用	每份**HKD55**	
索取賬戶證明書手續費	每份**HKD150**	
銀行櫃檯繳付賬項手續費(現金交易)	每次**HKD20** – 不適用於信銀國際人民幣信用卡 – 手續費將於繳費後下一個工作天誌賬於會員之信用卡賬戶	
賬戶結餘提款手續費 - 以銀行支票/本票提取	每次**HKD55**	

註：

[1] 適用於普通卡、金卡、白金卡(包括CITIC*first*白金卡及私人銀行卡)及Seed信用卡。

[2] 適用於Aqua信用卡。

* 財務費用之每月最低金額為**HKD20**。

^ 實際年利率乃按《銀行營運守則》所載之方法計算。

外幣簽賬兑換費用已包括VISA及萬事達卡向本行收取的**1%**外幣折算費。

- *銀行保留不時修訂各項收費和增設新收費項目之權利。本收費表內所載之服務費於付印時為最新資料，內容若有更改，銀行將於作出通知後始作調整。若本單張未有列出客戶所需要的服務收費資料，或客戶對所列之收費及費用有任何疑問，請與各分行職員聯絡或致電**2280 1288**查詢。*

本通知的中英文版本如有歧異，概以英文版本為準。

10-17 P5016

中信銀行(國際)
CHINA CITIC BANK INTERNATIONAL

中信銀行(國際)有限公司
CHINA CITIC BANK INTERNATIONAL LIMITED

Key Facts Statement / CNCBI Credit Card Fees and Charges

Effective Date: 23 October 2017

FINANCE CHARGES*	
Annualized Percentage Rate (APR) for Retail Purchase	**34.49%**^ (Standard Monthly Rate at 2.5%)[1] or **42.58%**^ (Standard Monthly Rate at 3.0%)[2] when you open your account and it will be reviewed from time to time. We will not charge you finance charge if you pay your balance in full by the due date each month. Otherwise, finance charge will be charged on (i) the unpaid balance (shown in previous statement of account) from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
APR for Cash Advance	**36.43%**^ (Standard Monthly Rate at 2.5%)[1] or **44.90%**^(Standard Monthly Rate at 3.0%)[2] when you open your account and it will be reviewed from time to time. Finance charge will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR for Retail Purchase	**42.58%**^[1] or **44.25%**^[2] may be applied to your account if the Minimum Payment Due amount is not received by the Payment Due Date as shown in the relevant credit card statement for 2 consecutive statement periods, finance charge will be levied during the next statement period commencing from the start date of the next statement period up to and including the end date of the statement period (i.e. statement date of the next statement). Such rates shall continue to apply in the subsequent statement periods insofar as no Minimum Payment Due has been received by the Bank in full. The Standard Monthly Rate shall apply to the next statement period if the Minimum Payment Due is received in full.
Delinquent APR for Cash Advance	**44.90%**^[1] or **46.65%**^[2] may be applied to your account if the Minimum Payment Due amount is not received by the Payment Due Date as shown in the relevant credit card statement for 2 consecutive statement periods, finance charge will be levied during the next statement period commencing from the start date of the next statement period up to and including the end date of the statement period (i.e. statement date of the next statement). Such rates shall continue to apply in the subsequent statement periods insofar as no Minimum Payment Due has been received by the Bank in full. The Standard Monthly Rate shall apply to the next statement period if the Minimum Payment Due is received in full.
Interest Free Period	Up to **57** days
Minimum Payment Due	All interest and fees and charges including Annual Membership Fee(s) that may be charged, plus **1%** of outstanding principal, plus any overlimit amount (if any) (the minimum amount of Minimum Payment Due is HKD250).

FEES		
Annual Membership Fee	Principal	Supplementary
- Platinum Card	**HKD1,200**	**HKD600**
- Gold Card	**HKD500**	**HKD250**
- Classic Card	**HKD250**	**HKD125**
Cash Advance Handling Charge - Over-the-Counter at branch or via JETCO ATM or VISA/ Mastercard ATM Network	**3.5%** of transaction amount (minimum HKD100)	

Cash Advance Service Charge - Over-the-Counter at branch	**HKD20** per transaction
Fees relating to Foreign Currency Transaction	**1.95%** of every transaction effected in a currency other than Hong Kong dollar#. Such exchange rate may differ from the rate on the transaction date due to market fluctuation.
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. **1%** handling fee for transaction(s) effected in Hong Kong dollars outside of Hong Kong or with merchants not registered in Hong Kong (e.g. internet transaction) will be charged by VISA/Mastercard, and the same will be debited to the Credit Card Account.
Late Payment Fee - Fail to pay Minimum Payment Due on or before Payment Due Date	**HKD300** or amount equal to the Minimum Payment Due, whichever is lower
Overlimit Charge - Outstanding Balance exceeds assigned Credit Limit	**HKD180** per statement period
Rejected Autopay Transaction & Bounced Cheque Handling Fee	**HKD150** per item
Card Replacement Fee	**HKD120** per card
Request for Sales Slip Copy Fee	**HKD55** per copy
Request for Statement Copy Fee	**HKD55** per copy
Request for Bank Confirmation Letter Handling Fee	**HKD150** per copy
Handling Fee on Over-the-Counter payment at branch (cash transactions)	**HKD20** per transaction - Not applicable to CNCBI RMB Credit Card - Handling fee will be debited from Cardmember's Credit Card Account on the next working day after payment
Credit Balance Withdrawal Handling Fee - By Cheque / Cashier Order	**HKD55** per cheque

Remarks:

[1] Applicable to Classic Card, Gold Card, Platinum Card (including CITIC*first* Platinum Card and Private Banking Card) and Seed Credit Card.

[2] Applicable to Aqua Credit Card.

* The Minimum Finance Charge per month is **HKD20**.

^ APR is calculated according to the standard method set out in the "Code of Banking Practice".

Fees relating to Foreign Currency Transaction include the transaction fee of **1%** charged by VISA/Mastercard to the Bank.

- *The Bank reserves the right to revise any charges and introduce new charge items from time to time. The service charges listed in this leaflet are correct at the time of printing but remain subject to change with notice. For charges not listed in this leaflet, or any enquiries regarding the fees and charges contained in this leaflet, please contact our branch staff or call 2280 1288 for details.*

If there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

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中信銀行(国际) CHINA CITIC BANK INTERNATIONAL

中信銀行(國際)有限公司
CHINA CITIC BANK INTERNATIONAL LIMITED

資料概要 / 信銀國際雙幣信用卡收費

生效日期：2017年10月23日

財務費用*	
購物簽賬 實際年利率	當你開立賬戶時，港幣賬戶及人民幣賬戶的購物簽賬實際年利率為**34.49%**^(標準月息率2.5%)，但會不時作出檢討。如果你在每月的到期還款日或之前支付全數欠款，我們不會向你收取財務費用。否則，財務費用將按(i)所有未清付的結欠(顯示於上一期月結單內)須從到期還款日前一個月結單截數日起按日計息直至所有款項清繳為止，以及(ii)所有在到期還款日前一個月結單截數日後記誌的新交易款項須根據交易日期起按日計息，直至全數清還為止。
現金透支 實際年利率	當你開立賬戶時，港幣賬戶及人民幣賬戶的現金透支實際年利率為**36.43%**^(標準月息率2.5%)，但會不時作出檢討。財務費用會由透支日期起按日計息，直至全數清還為止。
拖欠下的 購物簽賬 實際年利率	如客戶連續兩個月月結單週期未能於有關信用卡月結單所列之到期繳款日期或之前繳付應付之最低付款額，由下期月結單週期首日起至(並包括)該月結單週期完結日(即下期月結單之信用卡截數日期)為止，**42.58%**^的實際年利率將適用於你的港幣賬戶及人民幣賬戶。當銀行仍未收取全數的最低付款額，該等利率將維持適用於其後的月結單週期。如銀行收取了全數的最低付款額，標準月息率將適用於下期月結單週期。
拖欠下的 現金透支 實際年利率	如客戶連續兩個月月結單週期未能於有關信用卡月結單所列之到期繳款日期或之前繳付應付之最低付款額，由下期月結單週期首日起至(並包括)該月結單週期完結日(即下期月結單之信用卡截數日期)為止，**44.90%**^的實際年利率將適用於你的港幣賬戶及人民幣賬戶。當銀行仍未收取全數的最低付款額，該等利率將維持適用於其後的月結單週期。如銀行收取了全數的最低付款額，標準月息率將適用於下期月結單週期。
免息還款期	長達**57**天
最低付款額	利息及費用(包括可能收取的會員年費)及所欠本金總額的**1%**及超逾信用額之全數金額(如適用)(港幣賬戶：最低金額為HKD250；人民幣賬戶：最低金額為CNY250)。

收費		
會員年費 – 鑽石卡	主卡 **HKD1,800**	附屬卡 **HKD900**

現金透支手續費	交易金額之**3.5%** (港幣賬戶：最低金額為HKD100 人民幣賬戶：最低金額為CNY100) 港幣賬戶服務適用於經本行櫃位、「銀通」或「銀聯」自動櫃員機網絡 人民幣賬戶服務適用於經「銀聯」自動櫃員機網絡
現金透支服務費 – 經銀行櫃位	每次**HKD20** 此項服務不適用於人民幣賬戶
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。銀行就這些以港幣支付的外幣簽賬將不會收取任何手續費。
逾期費用 – 未能於指定繳款日期或之前繳付最低付款額	港幣賬戶 ：**HKD300**或最低付款額之金額 ，以較低者為準 人民幣賬戶 ：**CNY300**或最低付款額之金額 ，以較低者為準
超逾信用額手續費 – 賬戶總結欠超逾信用卡賬戶之信用額	每月結單週期 **HKD180**
自動轉賬退回或退票手續費	港幣賬戶：每次**HKD150** 人民幣賬戶：每次**CNY150**
補領信用卡費用	每張**HKD120**
索取信用卡購物單據副本費用	每份**HKD55**
索取月結單副本費用	每份**HKD55**
索取賬戶證明書手續費	每份**HKD150**
銀行櫃位繳付賬項手續費 (現金交易)	每次**HKD20** – 不適用於人民幣賬戶 – 手續費將於繳費後下一個工作天誌賬於會員之港幣賬戶
賬戶結餘提款手續費 - 以銀行支票/本票提取	港幣賬戶：每次**HKD55** 人民幣賬戶：每次**CNY55**

註：

* 信銀國際雙幣信用卡之財務費用及收費將按港幣及人民幣賬戶分別徵收。港幣賬戶之財務費用及收費以港幣為單位；人民幣賬戶之財務費用及收費以人民幣為單位。港幣賬戶及人民幣賬戶的財務費用之每月最低金額分別為 **HKD/CNY20**。

^ 實際年利率乃按《銀行營運守則》所載之方法計算。

*銀行保留不時修訂各項收費和增設新收費項目之權利。本收費表內所載之服務費於付印時為最新資料，內容若有更改，銀行將於作出通知後始作調整。若本單張未有列出客戶所需要的服務收費資料，或客戶對所列之收費及費用有任何疑問，請與各分行職員聯絡或致電**2280 1288**查詢。*

本通知的中英文版本如有歧異，概以英文版本為準。

10-17 P5008 FS

Key Facts Statement / CNCBI Dual Currency Credit Card Fees and Charges

Effective Date: 23 October 2017

FINANCE CHARGES*	
Annualized Percentage Rate (APR) for Retail Purchase	**34.49%**^ (Standard Monthly Rate at 2.5%) is applied to the HKD account and the RMB account when you open your account and it will be reviewed from time to time. We will not charge you finance charge if you pay your balance in full by the due date each month. Otherwise, finance charge will be charged on (i) the unpaid balance (shown in previous statement of account) from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
APR for Cash Advance	**36.43%**^ (Standard Monthly Rate at 2.5%) is applied to the HKD account and the RMB account when you open your account and it will be reviewed from time to time. Finance charge will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR for Retail Purchase	**42.58%**^ may be applied to the HKD account and RMB account if the Minimum Payment Due amount is not received by the Payment Due Date as shown in the relevant credit card statement for 2 consecutive statement periods, finance charge will be levied during the next statement period commencing from the start date of the next statement period up to and including the end date of the statement period (i.e. statement date of the next statement). Such rates shall continue to apply in the subsequent statement periods insofar as no Minimum Payment Due has been received by the Bank in full. The Standard Monthly Rate shall apply to the next statement period if the Minimum Payment Due is received in full.
Delinquent APR for Cash Advance	**44.90%**^ may be applied to the HKD account and RMB account if the Minimum Payment Due amount is not received by the Payment Due Date as shown in the relevant credit card statement for 2 consecutive statement periods, finance charge will be levied during the next statement period commencing from the start date of the next statement period up to and including the end date of the statement period (i.e. statement date of the next statement). Such rates shall continue to apply in the subsequent statement periods insofar as no Minimum Payment Due has been received by the Bank in full. The Standard Monthly Rate shall apply to the next statement period if the Minimum Payment Due is received in full.
Interest Free Period	Up to **57** days
Minimum Payment Due	All interest and fees and charges including Annual Membership Fee(s) that may be charged, plus **1%** of outstanding principal, plus any overlimit amount (if any) (HKD account: minimum is HKD250; RMB account: minimum is CNY250).

FEES		
Annual Membership Fee - Diamond Card	Principal **HKD1,800**	Supplementary **HKD900**
Cash Advance Handling Charge	**3.5%** of transaction amount (HKD account: minimum is HKD100 RMB account: minimum is CNY100) This service for HKD account is available Over-the-Counter at branch or via JECTO / China UnionPay ATM Network This service for RMB account is available via China UnionPay ATM Network	
Cash Advance Service Charge - Over-the-Counter at branch	**HKD20** per transaction This service is not applicable to RMB account	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, the Bank will not charge any handling fee.	
Late Payment Fee - Fail to pay Minimum Payment Due on or before Payment Due Date	HKD account: **HKD300** or amount equal to the Minimum Payment Due, whichever is lower RMB account: **CNY300** or amount equal to the Minimum Payment Due, whichever is lower	
Overlimit Charge - Outstanding Balance exceeds assigned Credit Limit	**HKD180** per statement period	
Rejected Autopay Transaction & Bounced Cheque Handling Fee	HKD account: **HKD150** per item RMB account: **CNY150** per item	
Card Replacement Fee	**HKD120** per card	
Request for Sales Slip Copy Fee	**HKD55** per copy	
Request for Statement Copy Fee	**HKD55** per copy	
Request for Bank Confirmation Letter Handling Fee	**HKD150** per copy	
Handling Fee on Over-the-Counter payment at branch (cash transactions)	**HKD20** per transaction - Not applicable to RMB account - Handling fee will be debited from Cardmember's HKD account on the next working day after payment	
Credit Balance Withdrawal Handling Fee - By Cheque / Cashier Order	HKD account: **HKD55** each time RMB account: **CNY55** each time	

Remarks:

* Finance Charges and Fees for the CNCBI Dual Currency Credit Card will be levied to the HKD account and RMB account separately. Payments for the HKD account and RMB account will be denominated in HKD and CNY respectively. The Minimum Finance Charge for the HKD account and RMB account is **HKD/CNY20** per month respectively.

^ APR is calculated according to the standard method set out in the "Code of Banking Practice".

The Bank reserves the right to revise any charges and introduce new charge items from time to time. The service charges listed in this leaflet are correct at the time of printing but remain subject to change with notice. For charges not listed in this leaflet, or any enquiries regarding the fees and charges contained in this leaflet, please contact our branch staff or call 2280 1288 for details.

If there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

10-17 P5008 FS

關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知

一、 除非文義另有規定，以下詞語在本通告內應具有如下涵義：

「銀行」指中信銀行(國際)有限公司；

「客戶」應具有第二段賦予該詞的涵義；

「集團」指銀行、銀行的任何附屬企業和/或它們各自的任何關聯或聯繫企業、銀行的任何直接或間接母企業、上述任何母企業的任何附屬企業和/或它們各自的任何關聯或聯繫企業。為免產生疑問，這亦包括在中國中信集團有限公司的集團內的企業（「附屬企業」、「母企業」和「企業」應具有《公司條例》（香港法例第32章）規定的涵義）；

「香港」指中華人民共和國香港特別行政區；和

「條例」指《個人資料（私隱）條例》（香港法例第486章）。

二、 個人資料的範圍

這包括銀行通過為客戶（包括但不限於個人、獨資經營者、合夥企業、公司及非法團組織客戶）開立戶口、提供銀行信貸服務或任何服務或在與客戶維持正常業務往來過程中所收集及持有的所有客戶資料、賬戶詳情、交易記錄及其他情況。

發給客戶的本通告中的各項規定亦應適用於(但不限於）下列各項：(a) 如為個人賬戶持有人、聯名賬戶持有人或獨資經營者，有關的相關個別人士，(b) 如為合夥企業，合夥企業的每名合夥人，(c) 如為公司實體，任何就開立或操作戶口之目的而向銀行提供任何個人資料的個別董事、股東、高級職員或經理，(d) 銀行向客戶批出或將批出的任何銀行或信貸額度之任何擔保人、提供抵押品的人士或保證人，及(e) 任何在開立戶口過程中或為銀行提供的任何服務的目的而已向銀行提供資料的其他人士（統稱「客戶」）。

三、 收集客戶資料的重要性

客戶在申請開立戶口或延續戶口、建立或延續銀行信貸便利或要求銀行提供銀行服務時，需要不時向銀行提供有關的資料。客戶倘未能向銀行提供有關資料可能導致銀行無法開立或延續戶口、處理信貸申請、建立或延續銀行信貸便利或提供銀行服務。銀行可於延續銀行關係的正常業務往來過程中收集客戶的個人資料，如客戶簽發支票或存款。

四、 收集客戶資料的目的及用途

有關的客戶資料將可能會用於下列用途：-

i) 為提供銀行服務和信貸便利給客戶之日常運作；
ii) 為申請銀行服務或信貸便利作信貸檢查及定期或特別覆核，一般每年進行一次或多次；
iii) 建立及維持銀行的信貸評分模式；
iv) 協助其他金融機構、信用卡或消費卡發行人或信貸資料服務機構作信貸檢查及追討債務；
v) 確保客戶維持可靠信用；
vi) 設計供客戶使用的財務服務或有關產品；
vii) 確定及制定提供客戶的服務策略；
viii) 推廣服務、產品及其他標的，銀行或會從有關的服務及產品中收取報酬（詳情請參閱以下第七段），有關推廣活動不一定與開立戶口或延續戶口及建立或延續銀行信貸便利或提供銀行服務直接有關；
ix) 確定銀行對客戶或客戶對銀行的債務；
x) 向客戶及為客戶提供擔保或抵押的人士追收欠款；
xi) 達成或遵守按照以下事項適用於銀行、集團的任何其他成員和/或其各自的分行或辦事處或其被期望達成或遵守的有關於披露及使用資料的任何義務、規定或安排：-
   (a) 不論於香港境內或境外及不論目前或將來存在的對銀行、集團的任何其他成員和/或它們各自的任何分行或辦事處具法律約束力或適用的任何法律、規則或規例；
   (b) 不論於香港境內或境外及不論目前或將來存在的而銀行、集團的任何其他成員和/或它們各自的任何分行或辦事處有責任、規定、被告知、獲建議或預期須遵守的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何通知、指示、指引或指導；
   (c) 銀行、集團的任何其他成員和/或它們各自的任何分行或辦事處因其位於或跟相關本地或外地的法律、監管、

政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾，

包括但不限於向對銀行、集團任何其他成員和/或它們各自的任何分行或辦事處具有司法管轄權或與其簽署合約或其他形式之協議的任何有關監督機構、監管機構、稅務機構或其他管轄機構作出披露；

xii) 遵守集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；

xiii) 促進集團的綜合監管，包括但不限於進行內部審計及履行風險管理；

xiv) 使銀行的實際或建議承讓人、或銀行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓、參與或附屬參與的交易；

xv) 備存客戶之信貸記錄（不論客戶及銀行或資料收集人有否存在任何關係）以作現時及將來之參考用途；及

xvi) 一切直接與上述有聯繫、有附帶性及有關的用途和客戶可能不時同意的其他用途。

五、 資料保密

客戶資料絕對保密，但銀行或接收者可能會就第四段列明的其他用途而把有關資料提供給下列人士（不論在香港或香港以外）:-

i) 任何中間人、承包商、或向銀行提供行政、電訊、電腦、支付、證券結算、收賬或其他和銀行業務運作有關的服務之第三者服務供應人；

ii) 任何對銀行資料有保密責任的人士（該等人士為促進銀行所提供，與銀行不時向其客戶提供、要約或給予的服務相關的銀行、投資、信貸或其他類型的服務）或集團任何成員（包括上述人士或成員、其各自的高級職員、僱員、代理和代表）；

iii) 付款銀行向出票人提供已付款支票的副本（而其中可能載有關收款人資料）；

iv) 信貸資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；

v) 銀行、集團任何其他成員和/或它們各自的任何分行或辦事處在對其本身或它們具有約束力或適用的任何法律、規則或規例要求下有責任、規定、被告知、獲建議或預期須向該人、組織或主管機構作出披露的任何人、組織或主管機構，或銀行、集團任何其他成員和/或它們各自的任何分行或辦事處有責任、規定、被告知、獲建議或預期須遵守根據或為符合任何法律、監督、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何通知、指示、指引或指導或與其簽署的協議，或根據銀行、集團任何其他成員和/或它們各自的任何分行或辦事處向本地或外地的法律、監督、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士，

包括但不限於向對銀行、集團任何其他成員和/或它們各自的任何分行或辦事處具有司法管轄權或與其簽署合約或其他形式之協議的任何有關監督機構、監管機構、稅務機構或其他管轄機構作出披露；

vi) 任何發生或建議發出保證或第三方保證以保證或確保客戶之責任或法律責任之一方；

vii) 任何銀行實際或建議中的承讓人、參與人、附屬參與人或銀行對客戶的權利轉讓時的承讓人，包括但不限於香港按揭證券有限公司（以下簡稱「香港按揭公司」）或根據銀行與香港按揭公司就銀行出售之按揭或其他抵押而作出之合約安排下所規定或所需之其他人士；

viii) (a) 集團各名成員；

(b) 第三者金融機構、保險商、信用卡公司、證券及投資服務供應人；

(c) 第三者獎賞、獎勵或優惠計劃供應人；

(d) 銀行及集團的其他成員的品牌合作夥伴（有關品牌合作夥伴的名字載於有關服務及產品的申請表格中）；

(e) 慈善或非牟利機構；及

(f) 銀行就上述第四(viii)段聘請的外部服務供應人（包括但不限於郵遞商、電訊公司、電話銷售及直銷代理商、傳呼中心、資料處理公司及資訊科技公司）。

ix) 銀通自動櫃員機服務有限公司（以下簡稱「銀通」）、銀行網絡內任何櫃員機之經營者及簽發在銀通網絡內使用櫃員機卡之其他發卡者。

六、 轉移資料往香港以外地區

銀行可能為不同的目的（如處理及儲存）不時將客戶的資料轉移往香港以外地區。該等資料可按照適用於有關司法管轄區的當地法律、規則及規例予以披露、處理、貯存或維持。

七、 在直接促銷中使用資料

銀行把和/或擬把客戶資料用於直接促銷，而銀行為該用途須獲得客戶同意(包括表示不反對)。就此，請注意：

i) 銀行可能把銀行不時持有的客戶姓名、聯絡資料、產品及服務組合資料、一般銀行、投資及保險有關交易模式及行為、財務、投資及保險經驗及背景、風險分析及人口統計數據用於直接促銷；

ii) 可用作促銷下列類別的服務、產品及促銷標的：
   (a) 財務、信貸額度、保險、投資、信用卡、銀行及相關服務及產品；
   (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
   (c) 銀行合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
   (d) 為慈善及/或非牟利用途的捐款及捐贈；

iii) 上述服務、產品及促銷標的可能由銀行及/或下列各方提供或（就捐款及捐贈而言）徵求：
   (a) 集團任何其他成員或其任何分行或辦事處；
   (b) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
   (c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
   (d) 銀行及集團任何其他成員和/或它們各自的任何分行或辦事處之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
   (e) 慈善或非牟利機構；

iv) 除由銀行促銷上述服務、產品及促銷標的以外，銀行亦將和/或擬將以上第七(i)段所述的資料提供予以上第七(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而銀行為此用途須獲得客戶書面同意（包括表示不反對）；及

v) 銀行可能因如以上第七(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，銀行會於以上第七(iv)段所述徵求客戶同意或不反對時如是通知客戶。

如客戶不希望銀行如上述使用其資料或將其資料提供予其他人士作直接促銷用途，客戶可通知銀行行使其選擇權拒絕促銷，就此客戶無須繳付費用。在此情況下，客戶可填妥銀行或所指定之文件並交回銀行或親臨銀行任何分行。

八、 個人信貸資料

i) 就有關客戶（無論以借款人、抵押人或擔保人身份及無論以客戶個人名義或與他人聯名）於2011年4月1日當日或以後申請按揭的資料而言，銀行可以將如下關於客戶的資料（包括任何下述資料不時更新的任何資料）以銀行和/代理人的名義提供予信貸資料服務機構：
   (a) 全名；
   (b) 關於每項按揭的個人身份（即借款人、抵押人或擔保人及無論以客戶個人名義或與他人聯名作出）；
   (c) 香港身份證號碼或旅遊證件號碼；
   (d) 出生日期；
   (e) 通訊地址；
   (f) 每項按揭的按揭賬戶號碼；
   (g) 每項按揭的信貸種類；
   (h) 每項按揭的按揭賬戶狀況（如生效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；及
   (i) （如有）每項按揭的按揭賬戶結束日期。

   信貸資料服務機構會使用上述由銀行提供的資料統計客戶（分別以借款人、按揭人或擔保人身份及無論以客戶個人名義或與他人聯名作出）不時在香港的信貸提供者處持有的按揭宗數，於信貸資料服務機構的信貸資料庫內讓信貸提供者共用（受限於根據條例核准及發出的個人信貸資料實務守則的規定）。

ii) 根據條例中的條款及根據條例發佈的個人信貸資料實務守則，任何個人客戶有權：

(a) 審查銀行是否持有他/她的資料及有權查閱有關的資料；
(b) 要求銀行改正有關他/她不準確的資料；
(c) 查悉銀行對於資料的政策及實際運用及告知銀行持有關於他/她的個人資料種類；
(d) 在與個人信貸有關的情況下，要求獲告知那些資料是會向信貸資料服務機構或收數公司例行披露，以及獲提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查閱和改正資料要求；及
(e) 對於銀行向信貸資料服務機構提供的個人信貸資料（為免產生疑問，包括任何賬戶還款資料），於悉數清償欠款而終止戶口時，指示銀行向信貸資料服務機構要求從資料庫刪除有關賬戶資料，惟是項指示須於終止戶口後5年內提出，而該戶口在緊接終止之前5年內，並無拖欠還款超過60天的記錄。賬戶還款資料包括上次到期的還款額、上次報告期間所作還款額(即緊接銀行上次向信貸資料服務機構提供最後一次還款資料前不超過31天的期間)、剩餘可用信貸額或未償還數額（即過期欠款額及逾期還款日數、清還過期欠款的日期和全數清還拖欠超過60天的欠賬的日期（如有））。

如出現關於戶口的欠款情況，除非拖欠金額在由出現拖欠日期起計60天屆滿前全數清還或撇賬（除了因破產令導致之外），否則其可由信貸資料機構所持有的賬戶還款資料（按上文第八(ii)(e)段的定義）將會在全數清還該拖欠還款後繼續保留多至5年。

如客戶因被頒布破產令而導致戶口中的任何金額被撇賬，不論其賬戶還款資料（按上文第八(ii)(e)段的定義）是否顯示有拖欠超過60天的欠賬，其可由信貸資料機構持有的賬戶還款資料會在全數清還該拖欠還款後繼續保留5年，或由客戶提出證據通知信貸資料機構其已獲解除破產令的5年止（以較先出現的情況為準）。

iii) 查閱個人信貸資料

銀行在考慮批出個人信貸或在檢討或續批已批予任何客戶為借款人的個人信貸，或任何其他人為借款人而有關客戶為擔保人或押品提供者的個人信貸的過程中，或在任何客戶作為借款人或擔保人或押品提供者有拖欠情況時作合理監察有關客戶的債務情況時，可不時查閱由信貸資料服務機構持有的該客戶的個人信貸資料。特別是，銀行可取閱客戶之個人信貸資料作為檢討現有已批出的個人信貸，以協助銀行考慮下列事項：

(a) 增加信貸限額；
(b) 對信貸作出限額(包括取消或減少信貸限額)；
(c) 對有關個人安排或實行債務償還安排。

倘若客戶希望從信貸資料服務機構查閱相關信貸資料，銀行可於要求下給予客戶有關信貸資料服務機構的聯絡資料。

九、 根據條例的規定，銀行有權就處理任何查閱資料的要求收取合理費用。

十、 任何關於查閱或改正資料，或索取關於資料政策及慣例或所持有的資料種類的要求，應向下列人士提供：
資料保護主任
中信銀行(國際)有限公司
香港鰂魚涌太古坊德宏大廈18樓
傳真：2258 2615

十一、本通知不會限制客戶在條例下所享有的權利。

十二、條例下賦予的任何權利只適用於個人客戶。

十三、本通知的中、英文版如有歧義，概以英文版為準。

十四、本通知將成為客戶與銀行或將與銀行訂定之所有合約、協議、信貸函、賬戶管理委托及其他約束性安排之一部份。

二〇一三年二月

07-13 P0406

中信銀行(國際) CHINA CITIC BANK INTERNATIONAL

中信銀行(國際)有限公司 CHINA CITIC BANK INTERNATIONAL LIMITED

Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data

1) Unless the context otherwise requires, the following expressions shall have the following meanings in this Notice:

"Bank" means China CITIC Bank International Limited;

"Customer" shall have the meaning ascribed to it in paragraph 2;

"Group" means the Bank, any subsidiary undertaking of the Bank and/or any of their respective associated or affiliate undertakings, any direct or indirect parent undertaking of the Bank, any subsidiary undertaking of any such parent undertaking and/or any of their respective associated or affiliate undertakings, including, for the avoidance of doubt, undertakings within the group of CITIC Group Corporation ("subsidiary undertaking", "parent undertaking" and "undertaking" shall have the meanings under the Companies Ordinance (Cap. 32 of the Laws of Hong Kong));

"Hong Kong" means the Hong Kong Special Administrative Region of the People's Republic of China; and

"Ordinance" means the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong).

2) Scope of Personal Data
It includes all the information, account details, transaction record and affairs of a Customer (including but not limited to an individual, sole proprietor, partnership, corporate and unincorporated association Customer) that is collected and held by the Bank through the establishment of accounts, the provision of banking facilities or any service or in the ordinary course of the continuation of the banking relationship with the Customer.

The provisions of this Notice shall also apply to, without limitation, (a) in the case of individual account holders, joint account holders or sole proprietors, the relevant individual concerned; (b) in the case of a partnership, each partner of the partnership; (c) in the case of a corporate entity, any individual director, shareholder, officer or manager who has provided any personal data to the Bank for the purpose of account opening or operation of the account; (d) any surety, person providing security or guarantor of any banking or credit facilities granted or to be granted by the Bank to the Customer; and (e) any other person who has, in the account opening process or for the purpose of any service provided by the Bank, provided data to the Bank (collectively referred to as "Customer").

3) Importance of Data Collection
From time to time, it is necessary for Customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of services. The Bank may not be able to open or continue accounts, process credit application, establish or continue banking facilities or provide banking services if Customers fail to supply their personal information. Personal data may be collected from Customers in the ordinary course of the continuation of the banking relationship, e.g. when Customers write cheques or deposit money.

4) Purposes of Data Collection and Usage
The personal data relating to a Customer are collected and may be used for the following purposes:-
- i) the daily operation of the banking facilities or services provided to Customers;
- ii) conducting credit checks at the time of application for banking services or banking facilities and at the time of regular or special reviews which normally will take place one or more times each year;
- iii) creating and maintaining the Bank's credit scoring models;
- iv) assisting other financial institutions, credit or charge card issuers or credit reference agencies to conduct credit checks and collect debts;
- v) ensuring ongoing credit worthiness of Customers;
- vi) designing financial services or related products for Customers' use;
- vii) identifying and formulating servicing strategies for Customers' use;
- viii) marketing services, products and other subjects in respect of which the Bank may or may not be remunerated (please see further details in paragraph 7 below), such marketing activities may or may not directly relate to the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services;
- ix) determining the amount of indebtedness owed to or by Customers;
- x) collection of amounts outstanding from Customers and those providing security for Customers' obligations;
- xi) satisfying or complying with any obligations, requirements or arrangements for disclosing and using data that apply to the Bank, any other member of the Group and/or any of their respective branches or offices or that it is expected to satisfy or comply according to:
  - (a) any laws, rules or regulations binding on or applying to the Bank, any other member of the Group and/or any of their respective branches or offices, within or outside Hong Kong, existing currently and in the future;
  - (b) any notifications, directives, guidelines or guidance given or issued by or agreement with any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank, any other member of the Group and/or any of their respective branches or offices is/are obliged, required, advised, recommended or expected to comply, within or outside Hong Kong, existing currently and in the future;
  - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, supervisory, governmental, tax, law enforcement

or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank, any other member of the Group and/or any of their respective branches or offices by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, supervisory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations,

including but not limited to making disclosure to any relevant supervisory, regulatory, tax or other governing authorities having jurisdiction over or having contractual agreement or other form of agreement with the Bank, any other member of the Group and/or any of their respective branches or offices;

xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;

xiii) facilitating consolidated supervision of the Group, including but not limited to the conduct of internal audit and the performance of risk management;

xiv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the Customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participant;

xv) maintaining a credit history of Customers (whether or not there exists any relationship between the Customer and the Bank or the recipient of the data) for present and future reference; and

xvi) all other incidental and associated purposes directly relating thereto and other purposes to which the Customers may from time to time agree.

5) Data Confidentiality

Data held by the Bank relating to a Customer will be kept confidential but the Bank or the recipient thereof may provide such information to the following parties for the purposes set out in paragraph 4 (whether within or outside Hong Kong):-

i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing, debt collection or other services to the Bank in connection with the operation of its business;

ii) any party (who facilitates the provision of the banking, investment, credit or other kinds of services by the Bank in connection with the services which are provided, offered or available to the Bank's Customers from time to time) or any member of the Group, who is under a duty of confidentiality to the Bank, including its respective officers, employees, agents and representatives who have undertaken to keep such information confidential;

iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

iv) credit reference agencies; and, in the event of default, to debt collection agencies;

v) any person, body or authority to whom the Bank, any other member of the Group and/or any of their respective branches or offices is/are obliged, required, advised, recommended or expected to make disclosure under the requirements of any laws, rules or regulations binding on or applying to the Bank, any other member of the Group and/or any of their respective branches or offices, or any disclosure under and for the purposes of any notifications, directives, guidelines or guidance given or issued by or agreement with any legal, supervisory, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank, any other member of the Group and/or any of their respective branches or offices is/are obliged, required, advised, recommended or expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank, any other member of the Group and/or any of their respective branches or offices with local or foreign legal, regulatory, supervisory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future,

including but not limited to making disclosure to any relevant supervisory, regulatory, tax or other governing authorities having jurisdiction over or having contractual agreement or other form of agreement with the Bank, any other member of the Group and/or any of their respective branches or offices;

vi) any party giving or proposing to give a guarantee or third party security to guarantee or secure the Customer's obligations or liabilities;

vii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's right in respect of the Customer including, without limitation, to the Hong Kong Mortgage Corporation Limited ("HKMC") or such other person as may be required or necessary pursuant to contractual arrangement with HKMC in respect of the sale of mortgages or other security by the Bank;

viii) (a) members of the Group;

(b) third party financial institutions, insurers, credit card companies, securities and investment services providers;

(c) third party reward, loyalty and privileges programme providers;

(d) co-branding partners of the Bank and other members of the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and

products, as the case may be);
  - (e) charitable or non-profit making organisations; and
  - (f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centers, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph 4(viii) above.

ix) Joint Electronic Teller Services Limited ("JETCO"), the operator of any ATM within the JETCO network and other issuers of ATM cards used within the JETCO network.

6) Transfer of Data Outside Hong Kong
The Bank may from time to time transfer the data of Customers outside Hong Kong for different purposes including processing and storage. Such data may be disclosed, processed, stored or maintained in accordance with the local laws, rules and regulations applicable in the relevant jurisdictions.

7) Use of Data in Direct Marketing
The Bank uses and/or intends to use a Customer's data in direct marketing and the Bank requires a Customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

i) the name, contact details, products and services portfolio information, general banking, investment and insurance related transaction pattern and behaviour, financial, investment and insurance experience and background, risk profile and demographic data of a Customer held by the Bank from time to time may be used by the Bank in direct marketing;

ii) the following classes of services, products and subjects may be marketed:
  - (a) financial, credit facilities, insurance, investment, credit card, banking and related services and products;
  - (b) reward, loyalty or privileges programmes and related services and products;
  - (c) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (d) donations and contributions for charitable and/or non-profit making purposes;

iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
  - (a) any other member of the Group or any of its branches or offices;
  - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (c) third party reward, loyalty, co-branding or privileges programme providers;
  - (d) co-branding partners of the Bank, any other member of the Group and/or any of their respective branches or offices (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (e) charitable or non-profit making organisations;

iv) in addition to marketing the above services, products and subjects itself, the Bank also provides and/or intends to provide the data described in paragraph (7)(i) above to all or any of the persons described in paragraph (7)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires written consent of a Customer (which includes an indication of no objection) for that purpose;

v) the Bank may receive money or other property in return for providing the data to the other persons in paragraph (7)(iv) above and, when requesting the consent of a Customer or no objection as described in paragraph (7)(iv) above, the Bank will inform a Customer if it will receive any money or other property in return for providing the data to the other persons.

If a Customer does not wish the Bank to use or provide to other persons his/her data for use in direct marketing as described above, a Customer may, without charge, exercise his/her opt-out right by notifying the Bank. A Customer may make the opt-out request by completing such prescribed form as may be required by the Bank and returning to the Bank or visiting any of the Bank's branches.

8) Consumer Credit Data

i) With respect to data in connection with mortgages applied by a Customer (whether as a borrower, mortgagor or guarantor and whether in the Customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the Customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
  - (a) full name;
  - (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the Customer's sole name or in joint names with others);
  - (c) Hong Kong Identity Card Number or travel document number;
  - (d) date of birth;
  - (e) correspondence address;
  - (f) mortgage account number in respect of each mortgage;
  - (g) type of the facility in respect of each mortgage;
  - (h) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  - (i) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the Customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the Customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

ii) Under and in accordance with the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual Customer has the right to:-

(a) check whether the Bank holds data about him/her and the right of access to such data;

(b) require the Bank to correct any data relating to him/her which is inaccurate;

(c) ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;

(d) in relation to consumer credit, request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency;

(e) in relation to consumer credit data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, instruct the Bank, upon termination of an account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within 5 years of termination and at no time was there any default of payment in relation to an account, lasting in excess of 60 days within 5 years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph 8(ii)(e) above) may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default.

In the event any amount in an account is written-off due to a bankruptcy order being made against a Customer, the account repayment data (as defined in paragraph 8(ii)(e) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of discharge from a bankruptcy as notified by a Customer with evidence to the credit reference agency, whichever is earlier.

iii) Access to Customer Credit Data
The Bank may from time to time access the consumer credit data of a Customer held by a credit reference agency in the course of the consideration of any grant of consumer credit or the review or renewal of existing consumer credit facilities granted to the Customer as borrower or to another person for whom the Customer proposes to act or acts as guarantor or security provider or for the purpose of the reasonable monitoring of the indebtedness of the Customer while there is currently a default by the Customer as borrower, as guarantor or as security provider. In particular, the Bank may access the consumer credit data for the purpose of the review of the existing consumer credit facilities granted to assist the Bank in considering any of the following matters:

(a) an increase in the credit amount;

(b) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount);

(c) the putting in place or the implementation of a scheme of arrangement with the individual Customer.

In the event the Customer wishes to access such consumer credit data obtained from a credit reference agency, the Bank will upon request advise the contact details of the relevant credit reference agency.

9) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.

10) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:
The Data Protection Officer
China CITIC Bank International Limited
18th Floor, Devon House, Taikoo Place, Quarry Bay, Hong Kong.
Fax: 2258 2615

11) Nothing in this Notice shall limit the rights of Customers under the Ordinance.

12) Any right conferred under the Ordinance shall only apply to individual Customers.

13) In case of discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

14) This Notice shall be deemed an integral part of all contracts, agreements, credit facility letters, account mandates and other binding arrangements which Customers have entered into or intend to enter into with the Bank.

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