

中信银行万豪旅享家®联名卡条款与细则

CITIC Marriott Bonvoy® Co-brand Card Terms and Conditions

定义表

Definition Table

年度消费 Annual Spending	指账单年内符合信用卡积分规则的合格消费，信用卡积分规则详见《中信银行万豪旅享家®联名卡积分累积条款与细则》。 means the Eligible Purchases and Qualified Spending that meets the credit card points rules within the Account Year. For details of the credit card points rules, please refer to the "CITIC Bank Marriott Bonvoy® Co-brand Card Point Earning Terms and Conditions".
账单年 Account Year	指联名卡激活之日起的第一年，以及随后的自年费日起的每一年。 means the first year from the Activation date of the Co-brand Card and each year from each subsequent Annual Fee Date.
激活 Activate/Activation	指由持卡人联系中信银行开通卡片正常使用功能以完成激活的过程。 means the process that a cardholder contact CITIC Bank to enable the normal function of the card to complete the activation.
联名卡 Co-brand Card	指中信银行与万豪集团联名发行的信用卡，包括联名卡金卡、联名卡精逸白金卡以及联名卡白金卡。 means the Co-brand credit cards issued by CITIC Bank and Marriott International, Inc., including Co-brand Gold Card, Co-brand Platinum Card and Co-brand Premium Platinum Card.
联名卡金卡 Co-brand Gold Card	指万豪旅享家®中信银行金卡。 means Marriott Bonvoy® CITIC Gold Card.
联名卡精逸白金卡 Co-brand Platinum Card	指万豪旅享家®中信银行精逸白金卡。 means Marriott Bonvoy® CITIC Platinum Card.
联名卡白金卡 Co-brand Premium Platinum Card	指万豪旅享家®中信银行白金卡。 means Marriott Bonvoy® CITIC Premium Platinum Card.
合格消费 Eligible Purchases and Qualified Spending	指产品与服务的消费，除去退款、退货，符合中信银行信用卡中心所规定的信用卡积分累积线上线下交易类型的相关交易。 means the purchases of products and services, excluding refunds and returns, aligned with the types of online and offline transactions eligible for earning credit card Points as defined by CITIC Bank Credit Card Center.
累计尊贵级别会籍有效房晚 Elite Night Credit	指尊贵会籍要求的达到尊贵级别会籍和尊贵永久级别会籍所需的房晚（即每年尊贵级别会籍保级或升级，要求会员达到的累计有效房晚数）。 means the credits toward achieving the Elite membership and Elite permanent membership requirements (i.e. nights required for achieving or renewing Elite membership status every year).
免费奖励房晚 Free Night Award	指联名卡精逸白金卡主卡持卡人或联名卡白金卡主卡持卡人在每个账单年内，缴纳年费后可获得的免费奖励房晚。 means the free night award that a primary cardholder of the Co-brand Platinum Card or the Co-brand Premium Platinum Card can earn after the payment of annual fee in each Account Year.

大中华区 Greater China	指中国大陆及港澳台地区。 means mainland China & Hong Kong, Macau and Taiwan.
万豪旅享家参与酒店 Hotels Participating in Marriott Bonvoy	指万豪国际旗下参与万豪旅享家忠诚计划的酒店，具体见本条款与细则第 5 条。 means the hotels participating in Marriott Bonvoy, see Article 5 of the terms and conditions for details.
万豪旅享家积分/积分 Marriott Bonvoy Points/Points	指联名卡持卡人根据《中信银行万豪旅享家®联名卡条款与细则》、《中信银行万豪旅享家®联名卡积分累积条款与细则》获得的万豪旅享家积分。 means the Marriott Bonvoy points earned by the cardholders of the Co-brand Cards in accordance with the CITIC Marriott Bonvoy® Co-brand Card Terms and Conditions and the CITIC Bank Marriott Bonvoy® Co-brand Card Point Earning Terms and Conditions.
会员账户/万豪旅享家 账户/万豪旅享家会员 账户 Membership Account/Marriott Bonvoy Account/ Marriott Bonvoy Membership Account	指您的万豪旅享家会员账户。 means your Marriott Bonvoy membership account.
大中华区参与餐厅 Participating Restaurants in Greater China	指大中华区万豪旅享家参与酒店内参与优惠活动的餐厅或酒吧，具体见本条款与细则第 5 条。 means the participating restaurants or bars within the Hotels Participating in Marriott Bonvoy in Greater China, see Article 5 of the terms and conditions for details.

1. 每个中信银行万豪旅享家®联名卡申请人或持卡人只能申请办理或拥有一张同一卡组织的联名卡主卡；若需要办理同一卡组织其它卡级的联名卡主卡，需取消目前所拥有或申请办理的联名卡主卡产品。办理中信银行万豪旅享家®联名卡将默认匹配万豪旅享家®新账户，持卡人可在卡片批核后进行万豪旅享家®账户合并，不影响卡片使用及积分累计。如未能激活您中信银行万豪旅享家®的信用卡账户，包括万豪旅享家尊贵会籍、累计尊贵级别会籍有效房晚等权益将不会显示在您的万豪旅享家会员账户中。联名卡精逸白金卡持卡人与联名卡白金卡持卡人应支付年费以获得万豪旅享家权益。

1. Marriott Bonvoy® CITIC Co-brand Card applicants or cardholders can apply for or own only one primary card of Marriott Bonvoy® CITIC Co-brand Card under one payment network. If one card applicant or cardholder would like to apply for another different-tier primary card of Marriott Bonvoy® CITIC Co-brand Card under same payment network, the person shall cancel his or her existing primary card or card application. When applying for the Marriott Bonvoy® CITIC Co-brand Card, it will generate a new Marriott Bonvoy Account automatically, and the Co-brand Card will link to the new account. The cardholder can merge the Marriott Bonvoy Accounts after the Co-brand Card is approved, which does not affect the card use and points accumulation. For existing Marriott Bonvoy members, please provide your current Marriott Bonvoy Membership Account number. If you forget your Marriott Bonvoy Membership Account number and other relevant information, please call Marriott Bonvoy hotline at 400-890-3588 for the help. If you

fail to Activate your credit card account, your Marriott Bonvoy benefits including Marriott Bonvoy Elite status and Elite Night Credits will not be posted on to your Marriott Bonvoy Membership Account. Cardholders of Co-brand Platinum Card or Co-brand Premium Platinum Card must pay for annual fee to receive the benefits awarded by Marriott Bonvoy.

2.万豪旅享家尊贵会籍

- 万豪旅享家尊贵银卡会籍：成功申办联名卡金卡的主卡持卡人，于联名卡金卡激活后4周内，可自动获得万豪旅享家尊贵银卡会籍。
 - 联名金卡主卡持卡人将在联名卡金卡有效期内，且在账户保持开立且信誉良好的前提下，将自动获得万豪旅享家尊贵银卡会籍。
 - 作为联名卡金卡主卡持卡人且自动获得万豪旅享家尊贵银卡会籍的会员，您可以根据万豪旅享家相关细则与条款享受相应的会员礼遇。了解更多万豪旅享家尊贵银卡会籍权益及条款，请访问
<https://www.marriott.com.cn/loyalty/member-benefits.mi>

2.Marriott Bonvoy Elite Status

- Marriott Bonvoy Silver Elite Status: The primary cardholder of Co-brand Gold Card will automatically receive Marriott Bonvoy Silver Elite status within 4 weeks after the Co-brand Gold Card is Activated.
 - The primary cardholder of the Co-brand Gold Card will automatically receive Marriott Bonvoy Silver Elite status within the term of the Co-brand Gold Card, provided their account remains open and in good standing.
 - As the primary cardholder of a Co-brand Gold Card, who automatically receives Marriott Bonvoy Silver Elite status, the corresponding membership benefits are provided in accordance with the relevant terms and conditions. To view all the benefits and terms and conditions for Marriott Bonvoy Silver Elite status, please visit:
<https://www.marriott.com.cn/loyalty/member-benefits.mi>
- 万豪旅享家尊贵金卡会籍：成功申办联名卡精逸白金卡或联名卡白金卡的主卡持卡人，于联名卡精逸白金卡或联名卡白金卡激活后4周内，可自动获得万豪旅享家尊贵金卡会籍。
 - 联名卡精逸白金卡或联名卡白金卡主卡持卡人将在有效期内，且在账户保持开立且信誉良好的前提下，在每个账单年内，将自动获得万豪旅享家尊贵金卡会籍。
 - 作为联名卡精逸白金卡或联名卡白金卡主卡持卡人且自动获得万豪旅享家尊贵金卡会籍的会员，您可以根据万豪旅享家相关细则与条款享受相应的会员礼遇。了解更多万豪旅享家尊贵金卡会籍权益及条款，请访问
<https://www.marriott.com.cn/loyalty/member-benefits.mi>

- **Marriott Bonvoy Gold Elite Status:** The primary cardholder of a Co-brand Platinum Card or Co-brand Premium Platinum Card will automatically receive Marriott Bonvoy Gold Elite status within 4 weeks after the Co-brand Platinum Card or Co-brand Premium Platinum Card is Activated.
 - The primary cardholder of a Co-brand Platinum Card or Co-brand Premium Platinum Card will automatically receive Marriott Bonvoy Gold Elite status each Account Year, within the term of the Co-brand Card, provided their account remains open and in good standing.
 - As the primary cardholder of a Co-brand Platinum Card or Co-brand Premium Platinum Card, who automatically receives Marriott Bonvoy Gold Elite status, the corresponding membership benefits are provided in accordance with the relevant terms and conditions. To view all the benefits and terms and conditions for Marriott Bonvoy Gold Elite status, please visit:
<https://www.marriott.com.cn/loyalty/member-benefits.mi>
- **万豪旅享家尊贵白金卡会籍:** 成功申办联名卡白金卡的主卡持卡人, 在每个信用卡账单年内年度消费达到 50 万人民币, 将可获得万豪旅享家尊贵白金会籍。该会籍会在满足消费达标条件之后 4 周之内自动升级会籍。万豪旅享家尊贵白金卡会籍, 自升级成为万豪旅享家尊贵白金卡会籍日期起, 至少 12 个月内有效 (对于在获得此奖励前已成为万豪旅享家尊贵白金卡会籍的持卡人, 其万豪旅享家尊贵白金卡会籍的有效期将以其获得奖励前已经持有的万豪旅享家尊贵白金卡会籍有效期为准, 不会延长或叠加)。通过此卡可根据万豪旅享家相关细则与条款享受相应的会员礼遇。了解更多万豪旅享家尊贵白金卡会籍权益及条款, 请访问 <https://www.marriott.com.cn/loyalty/member-benefits.mi>
- **Marriott Bonvoy Platinum Elite Status:** The primary cardholder of a Co-brand Premium Platinum Card will receive Marriott Bonvoy Platinum Elite status with Annual Spending reaching CNY 500,000 in each Account Year. The membership will be automatically upgraded within 4 weeks after reaching the spend benchmark requirement. Marriott Bonvoy Platinum Elite status will be valid for minimum 12 months as of the date of upgrading to Marriott Bonvoy Platinum Elite status (For cardholders whose Marriott Bonvoy Account has reached the Platinum Elite Status before receiving this promotion, the validity period of the cardholder's Platinum Elite Status will stay the same with that of the Platinum Elite Status held by the cardholder before receiving the promotion, which will not be extended or superimposed). Marriott Bonvoy Platinum Elite membership benefits are provided in accordance with the relevant terms and conditions. To view all the benefits and terms and conditions for Marriott Bonvoy Platinum Elite status, please visit:
<https://www.marriott.com.cn/loyalty/member-benefits.mi>
- **万豪旅享家尊贵会籍条款:**

- 在发卡的第一年，会籍有效期为从发卡之日起最多可达 13 个月。接下来的每一年将从前一年结束日的次日开始，并从开始日起持续最少 12 个月有效。
- 为了获得或升级成为万豪旅享家尊贵会籍，您的信用卡账户与万豪会员账户必须保持开立且信誉良好的状态。
- 只有联名卡的主卡持卡人才有资格获得相应的万豪旅享家尊贵会籍。
- 对于联名卡白金卡，通过附属卡产生的合格消费将算作主卡消费金额，并将计入晋升万豪旅享家尊贵白金会籍的合格消费。
- **Marriott Bonvoy Elite Status Terms and Conditions:**
 - The validity of Marriott Bonvoy membership is, in case of the first year of card issuance, up to 13 months from the initial card issuance date. Each following year will start on the day following the end date of the prior year and will last minimum 12 months from the starting date.
 - To achieve or upgrade to Marriott Bonvoy Elite status, your credit card account and Marriott Bonvoy Membership Account must remain open and in good standing.
 - Only the primary cardholder of the Co-brand Card is eligible to achieve the relevant Marriott Bonvoy Elite status.
 - For a Co-brand Premium Platinum Card, the Eligible Purchases and Qualified Spending generated by supplementary card(s) will be credited to the primary card and will count as Eligible Purchases and Qualified Spending for upgrading to Marriott Bonvoy Platinum Elite status.
- **万豪旅享家尊贵会员通知:**
 - 如果您现有的会籍等级等同或高于通过办理联名卡自动匹配的会籍，您现有的会籍将维持不变。
 - 万豪旅享家尊贵会籍适用于在申请联名卡时登记的万豪旅享家现有账户或登记时新开通的会员账户。
 - 所获得的万豪旅享家尊贵银卡会籍与万豪旅享家尊贵金卡会籍，在联名卡有效期内有效。
 - 根据万豪旅享家会员忠诚计划条款和条件，在持卡人注销联名卡后，所获得的相应的万豪旅享家尊贵会籍在截至当前的万豪旅享家会员忠诚计划年度结束时可能会被降级或失效。
 - 万豪旅享家积分受万豪旅享家会员忠诚计划的条款和条件约束；关于万豪旅享家会员忠诚计划的完整条款和条件，包括更多关于万豪旅享家尊贵会籍的信息，请访问 <https://www.marriott.com.cn/loyalty.mi>
- **Notification for Marriott Bonvoy Elite Membership:**
 - If you have existing Marriott Bonvoy Elite membership equal to or higher than the status awarded through the Co-brand Card, your existing status will not be affected.

- Marriott Bonvoy Elite Membership applies to the existing Marriott Bonvoy Membership Account registered at the time of the Co-brand Card application or to the newly-granted Membership Account provided upon registration.
- The Marriott Bonvoy Silver and Gold Elite status awarded through the Co-brand Card is valid as long as the Co-brand Card is open and in good standing.
- Upon Co-brand Card cancellation, earned Elite status may be downgraded or will expire at the end of the current Marriott Bonvoy program year based on Marriott Bonvoy program terms and conditions.
- Marriott Bonvoy Points are subject to the terms and conditions of the Marriott Bonvoy loyalty program; for complete terms and conditions of the Marriott Bonvoy loyalty program, including more information about Marriott Bonvoy Elite membership, please visit: <https://www.marriott.com.cn/loyalty.mi>

3. 累计尊贵级别会籍有效房晚

- 联名卡金卡的主卡持卡人将可获得 5 晚累计尊贵级别会籍有效房晚；
- 联名卡精逸白金卡的主卡持卡人将可获得 10 晚累计尊贵级别会籍有效房晚；
- 联名卡白金卡的主卡持卡人将可获得 15 晚累计尊贵级别会籍有效房晚；
- 联名卡金卡主卡持卡人的累计尊贵级别会籍有效房晚将在联名卡主卡激活后 4 周内自动计入您的万豪旅享家会员账户上。在联名卡有效期内，且账户保持开立且信誉良好的状态，自第二年起每个账单年的年费日后的 4 周内，相应的累计尊贵级别会籍有效房晚将会自动计入到您的万豪旅享家会员账户内。
- 联名卡精逸白金卡主卡持卡人或联名卡白金卡主卡持卡人将在联名卡主卡激活产生年费并在第二期账单日前还清第一期出账账单全部欠款（含年费及其他消费、取现等）后 4 周内，自动计入您的万豪旅享家会员账户上。在联名卡有效期内，且账户保持开立且信誉良好的状态，之后每个账单年产生年费并在第二期账单日前还清第一期出账账单全部欠款（含年费及其他消费、取现等）后 4 周内，相应的累计尊贵级别会籍有效房晚将会自动计入到您的万豪旅享家会员账户内。
- 只有联名卡主卡的持卡人才有资格获得相应的累计尊贵级别会籍有效房晚且须保持信用卡账户处于已激活状态，并保证您的万豪旅享家会员账号处于开立且信誉良好的状态，能使其与您的信用卡账户进行绑定。
- 即使您有多个万豪旅享家会员账号，或持有多张（包括其他银行的）联名卡，最多 15 晚累计尊贵级别会籍有效房晚可计入到您的万豪旅享家会员账户内。
- 当您合并有效的万豪旅享家会员账户，即便多个万豪旅享家会员账户收到超过 15 晚累计尊贵级别会籍有效房晚，单一万豪旅享家会员最多只能保留 15 晚累计尊贵级别会籍有效房晚。
- 就短期促销优惠提供的额外的累计尊贵级别会籍有效房晚，适用该促销活动相关的条款与条件。
- 为免疑义，累计尊贵级别会籍有效房晚不是您可实际使用的房晚，也不可用于兑换可实际使用的房晚。

3. Marriott Bonvoy Elite Night Credits

- Primary cardholder of Co-brand Gold Card will receive 5 Elite Night Credits;
- Primary cardholder of Co-brand Platinum Card will receive 10 Elite Night Credits;
- Primary cardholder of Co-brand Premium Platinum Card will receive 15 Elite Night Credits;
- Elite Night Credits of Co-branded Gold Card primary cardholders will be automatically credited to your Marriott Bonvoy Membership Account within 4 weeks after the Activation of the primary Co-brand Card. During the validity period of the Co-brand Card, if the account remains open and in good standing, the corresponding Elite Night Credits will be automatically credited to your Marriott Bonvoy Membership Account within 4 weeks after the annual fee date in each Account Year.
- The primary cardholder of a Co-brand Platinum Card or Co-brand Premium Platinum Card will automatically receive the Elite Night Credits within 4 weeks after the corresponding primary Co-brand Card the card is activated, annual fee is generated, and the first installment bill (including the annual fee, cash withdrawal, and other transaction, etc.) is paid off before the second installment bill due date. During the validity period of the Co-brand Card, if the account remains open and in good standing, the corresponding Elite Night Credits will be automatically credited to your Marriott Bonvoy Membership account within 4 weeks after the annual fee is generated, and the first installment bill (including the annual fee, cash withdrawal, and other transaction, etc.) is paid off before the second installment bill due date in each Account Year.
- To be eligible to receive the annual Elite Night Credits, you must be the primary cardholder, your card account must be open at the time when the Elite Nights are posted to your Marriott Bonvoy Account, and your Marriott Bonvoy Membership Account must be in good standing while being linked to your credit card account.
- A maximum of 15 Elite Night Credits will be awarded per Marriott Bonvoy Membership Account even if the member has more than one Marriott Bonvoy Account or more than one Co-brand Card, including cards from other banks.
- When your Marriott Bonvoy Membership Accounts are merged, a maximum of 15 Elite Night Credits for each Membership Account will remain even if multiple Marriott Bonvoy Accounts have received more than 15 Elite Night Credits.
- For additional Elite Night Credits offered by separate promotional offers, promotional terms and conditions may prevail at time of offer.
- For the avoidance of doubt, Elite Night Credit is not a night that can be actually used, nor can be used to convert to a night that can be actually used.

4. 持卡人预订大中华区万豪国际集团旗下参与万豪旅享家的酒店时可享受官网零售价 (www.marriott.com.cn) 9折订房的专属优惠，为明确起见，该9折优惠仅适用于房费，不适用于任何税费及其附加费。

- a) 此项预订优惠仅适用于万豪国际集团旗下大中华区管理的酒店。
- b) 参与活动的酒店可能随时更改而无需另行通知。
- c) 优惠需视酒店届时供应情况而定；需要提前预定。此持卡人专属的住宿优惠仅限于通过万豪指定官方渠道进行的预定，万豪官方渠道包括：“万豪旅享家”中文网站、中文 APP 以及客服热线：4008 688 688；不适用于第三方预订渠道，

比如通过旅行社、在线旅游预定平台，包括但不限于携程网、去哪儿网、马蜂窝、亿客行、缤客网、Hotel Beds、安可达。如有疑问，请联系万豪客服热线：4008 688 688。

- d) 联名卡的持卡人在在线预订时，必须登录与您信用卡账户相关联的万豪旅享家会员账户，才有资格享受订房专属优惠。新加入的万豪旅享家会员应在收到分配给您万豪旅享家会员号码后，激活您的万豪旅享家会员在线账户。同时，请将联名卡卡号保存在其万豪旅享家会员资料中，以便在预订时查看房价。
- e) 此优惠仅适用于主卡持卡人的预订；联名卡持卡人须在入住时出示本人的联名卡，入住客人名字与信息须与通过万豪官方渠道预订订单上所含的客人名字、性别与其它相关须信息一致；退房时必须使用本人名字的联名卡结账，方可享受优惠。若未能提供实体联名卡，房费可能进行调整。
- f) 若用手机绑定联名卡并进行支付，不能享受订房专属优惠。
- g) 此项优惠仅适用于标准房型。参与活动的酒店保留增加或调整适用房型的权利。
- h) 每个联名卡主卡持卡人每次最多预订 3 个标准房间可享受优惠。入住人必须包含持卡人本人。
- i) 此折扣不可与其它优惠价同享，包括但不限于万豪旅享家会员优惠价、长者折扣、企业/推广活动优惠价与团体优惠价，除非特别说明。
- j) 优惠不可替换、不可兑换现金,且不可转让。
- k) 在法律允许的范围内，万豪国际对于本文所载的细则及条款保留解释权。
- l) 在法律允许的范围内，万豪国际保留随时更改、更正、取消和/或改进此优惠其中所述的产品、服务和计划的权利（包括交易确认后），而不另行通知。因此，请定期查看本细则及条款是否有所变更。

4. Exclusive 10% room discount of the hotel retail rate showing on www.marriott.com.cn for cardholders when booking with hotels participating in Marriott Bonvoy in Greater China. For the sake of clarity, such discount is not applicable to any taxes or its surcharges, but for room charges only.

- a) This offer is only applicable to hotels participating in Marriott Bonvoy in Greater China.
- b) Participating properties are subject to change without notice.
- c) This offer is subject to availability, advance booking is required. This exclusive offer is limited to hotel booking through dedicated Marriott channels including the Marriott.com, Marriott.com.cn, the App of Marriott Bonvoy and Marriott's service hotline: 4008 688 688 only; Not applicable to third party channels such as booked through a tour operator, online travel booking platform channel including but not limited to, Ctrip.com, Trip.com, Qunar.com, Mafengwo.cn, expedia.com

booking.com, hotelbed.com, agoda.com.cn. Please contact Marriott service hotline at 4008 688 688 for queries.

- d) Cardholders of Co-brand Cards, when booking online, must be logged into the Marriott Bonvoy Account linked to your Card account to be eligible to book at a discount rate. New Marriott Bonvoy members should Activate your online account upon receiving the allocated Marriott Bonvoy Member number. And, please save the Co-brand Card Number in their Marriott Bonvoy member profile in order to view the room rates when booking.
- e) This offer only applies to bookings for primary cardholder; the cardholder must present his/her physical Co-brand Card upon check-in, and the check-in guest name, gender and other relevant information must be the same as that of the guest booked through Marriott's official channels; the Co-brand Card must be used to complete payment upon checkout. Rate adjustment may apply if physical Co-brand Card is not supplied.
- f) Mobile payments tied to Co-brand Card are not eligible for the discounts.
- g) The offer is applicable to standard room booking. Participating properties reserve the right to increase or adjust the applicable room types.
- h) This offer is applicable up to 3 standard rooms per stay booked by the primary cardholder of a Co-brand Card. Check-in guests must include the CITIC Marriott Bonvoy credit cardholder.
- i) This discount cannot be combined with other promotional special rates (including but not limited to member rate, senior discount, corporate /promotion rate, group discount rate) simultaneously unless noted.
- j) Offers are non-replaceable, non-refundable, and non-transferable.
- k) To the extent permitted by law, Marriott International reserves the right of interpretation of the terms and conditions herein contained.
- l) To the extent permitted by law, Marriott International reserves the right to change, correct, cancel and/or improve at any time the products, service and program described therein that offered (including after the transaction is confirmed) without prior notice. Therefore, please check the terms and conditions periodically for changes.

5. 低至 8 折的餐厅及酒吧优惠：

- a) 在联名卡有效期内，联名卡持卡人在大中华区参与餐厅所产生的合资格餐饮消费享有低至八折优惠；于大中华区参与餐厅，会员可凭合资格餐饮消费赚取万豪旅享家积分。
 - a. 联名卡金卡持卡人，作为万豪旅享家银卡会员，针对合资格餐饮消费可享受万豪旅享家银卡会员 9 折折扣；
 - b. 联名卡精逸白金持卡人与联名卡白金卡持卡人，作为万豪旅享家金卡会员，针对合资格餐饮消费可享受万豪旅享家金卡会员 8 折折扣。

- c. 作为联名卡白金卡持卡人，在每个信用卡账单年内，若年度消费达标，自动升级为万豪旅享家白金会员，针对合资格餐饮消费可享受八折万豪旅享家白金会员折扣。
- b) 折扣优惠只适用于参与餐厅的合资格餐饮消费;
- c) 折扣优惠不适用于早餐; 不适用于开瓶费、蛋糕费、服务费、税项、小费、其他非餐饮项目 (例如香烟、零售产品等); 折扣不适用于季节性推广菜单、节庆产品 (例如月饼、圣诞礼篮等)、外卖送餐、迷你吧、客房送餐、私人厢房、已订立合同的团体、活动以及于到会服务目的地举行的酒店外到会服务预订或超过 10 人用餐的任何餐厅预订。
- d) 消费者本人须出示并用实体联名卡支付享受此会员优惠。
- e) 作为联名卡白金卡持卡人，出示您存储在万豪旅享家会员小程序与 APP 内的电子会员卡，显示您万豪旅享家金卡或白金卡的会员状态 (联名卡持卡人的姓名须与会员卡上的姓名一致)，可享受对应会员等级的餐厅及酒吧折扣。
- f) 万豪旅享家参与酒店包括丽思卡尔顿(The Ritz-Carlton)、瑞吉(St. Regis)、EDITION、The Luxury Collection、W Hotels、JW Marriott、Marriott Hotels、喜来登(Sheraton)、Delta Hotels、Le Méridien、威斯汀(Westin)、Autograph Collection Hotels、万丽酒店(Renaissance Hotels)、Tribute Portfolio、Courtyard by Marriott、Four Points、Fairfield by Marriott、AC Hotels、Aloft 和 MOXY Hotels。请点击[查看大中华区参与餐厅的完整列表](http://marriottbonvoyasia.cn) (marriottbonvoyasia.cn)。大中华区参与餐厅如有更改，恕不另行通知。
- g) 在法律允许的范围内，万豪国际保留随时更改、更正、取消以上所述的会员折扣力度和/或改进此优惠其中所述的产品、服务和计划的权利 (包括交易确认后)，而不另行通知。因此，请定期查看本细则及条款是否有所变更。
- h) 其它餐厅及酒吧优惠、赚取兑换积分福利、相关条款条件，以及最新万豪旅享家会员餐饮礼遇活动详情，请查询 MarriottBonvoyAsia.com/dining

5. Up to 20% off F&B discount:

- a) During the valid period of the Co-Brand Cards, a discount of up to 20% on eligible food and beverage consumption incurred by cardholders of Co-brand Cards in Participating Restaurants in Greater China. In Participating Restaurants in Greater China, members can earn Marriott Bonvoy Points based on eligible food and beverage consumption.
 - a. As Marriott Bonvoy Silver Elite members, cardholders of Co-brand Gold Cards can enjoy a discount of 10% on eligible food and beverage consumption.
 - b. As Marriott Bonvoy Gold Elite members, cardholders of Co-brand Platinum Cards and cardholders of Co-brand Premium Platinum Cards can enjoy a discount of 20% on eligible food and beverage consumption.
 - c. As cardholders of Co-brand Premium Platinum Cards, if you reach Annual Spending criterion, you will be automatically upgraded to Marriott Bonvoy Platinum Elite Status and you are eligible for a discount of 20% on eligible food and beverage consumption.
- b) The offer is only applicable for qualified spending in participating restaurants and bars.

- c) The discount does not apply to breakfast. The offer does not apply to corkage fees, cake fees, service charges, taxes, tips, other non-catering items (such as cigarettes, retail products, etc.). The discounts do not apply to seasonal and promotional menus, festive products (such as moon cakes, Christmas baskets, etc.), takeaway delivery, minibar, room delivery, private wing, contracted groups, events, and any restaurant reservation for off-hotel meeting service at the destination or for more than 10 people.
- d) Please present and pay by your physical Co-brand Card to enjoy the corresponding restaurant & bar discount.
- e) As cardholders of Co-brand Premium Platinum Cards, you should show your Marriott Bonvoy Gold or Platinum member status placed in your Marriott Bonvoy App or member profile WeChat mini-app to enjoy the corresponding member discount. The name on the credit card must be consistent with the name on your Marriott Bonvoy member card.
- f) Hotels participating in Marriott Bonvoy in Greater China include: The Ritz-Carlton, St. Regis, EDITION, The Luxury Collection, W Hotels, JW Marriott, Marriott Hotels, Sheraton, Delta Hotels, Le Méridien, Westin, Autograph Collection Hotels, Renaissance Hotels, Tribute Portfolio, Courtyard by Marriott, Four Points, Fairfield by Marriott, AC Hotels by Marriott, Aloft and MOXY Hotels. Please click [here](http://marriottbonvoyasia.cn) (marriottbonvoyasia.cn) for a complete list of Participating Restaurants in Greater China. Participating Restaurants in Greater China are subject to change without notice.
- g) To the extent permitted by law, Marriott International reserves the right to change, correct, cancel the above quoted discount for eligible Marriott Bonvoy members and/or improve at any time the products, service and program described therein that offered (including after the transaction is confirmed) without prior notice. Therefore, please check the terms and conditions periodically for changes.
- h) Other F&B benefits, Marriott Bonvoy Points earn & redemption by F&B qualified spend the relevant terms and conditions as well as the latest promotions, for more details, please check MarriottBonvoyAsia.com/dining

6. 免费奖励房晚

- 联名卡精逸白金卡主卡持卡人可在激活并缴纳联名卡年费后获得一份免费奖励房晚；在每年续卡并支付年费后，联名卡精逸白金卡主卡持卡人每个账单年可获得一份晚免费奖励房晚。联名卡白金卡主卡持卡人可在激活并缴纳联名卡年费后获得两份免费奖励房晚；在每年续卡并支付年费后，联名卡白金卡主卡持卡人每个账单年可获得两份免费奖励房晚。成功申办联名卡精逸白金卡或联名卡白金卡的主卡持卡人，于相应的联名卡主卡每个账单年产生年费并在第二期账单日前还清第一期出账账单全部欠款（含年费及其他消费、取现等）后 4 周内，免费奖励房晚将自动存入持卡人的万豪旅享家会员账户中。
- 只有联名卡精逸白金卡与联名卡白金卡主卡持卡人可获得免费奖励房晚；附属卡持卡人不符合此奖励条件。
- 联名卡精逸白金卡持卡人每年将获得一份免费奖励房晚，并仅适用于兑换万豪旅享家参与酒店标准房间的房晚（含房价及相关税费），兑换额度最高为 12,500 点万

豪旅享家积分。部分酒店可能需要收取服务费用或度假酒店费用，免费奖励房晚不含该项费用，须由持卡会员缴纳。

- 联名卡白金卡持卡人每年将获得两份免费奖励房晚，并仅适用于兑换万豪旅享家参与酒店标准房间的房晚（含房价及相关税费），兑换额度最高为 35,000 点万豪旅享家积分。部分酒店可能需要收取服务费用或度假酒店费用，免费奖励房晚不含该项费用，须由持卡会员缴纳。
- 万豪旅享家免费奖励房晚使用条款与细则：
 - 免费奖励房晚可在您的万豪旅享家会员账户上进行确认。
 - 您必须登录您的万豪旅享家会员账户，并在预订时申请，才能兑换免费奖励房晚。
 - 所兑换的免费奖励房晚，必须由联名卡主卡持卡人本人进行兑换。并且，入住时须包含主卡持卡人本人入住，即办理入住时兑换订单上的名字、入住人本人姓名与持卡人姓名须一致。
 - 持卡人须承担其它附加费用，以及需要收取度假村费用的度假村酒店必须支付的度假村费用。
 - 万豪旅享家免费奖励房晚在发放后 12 个月内有效。
 - 免费奖励房晚在兑换时不能采用“现金+积分”的组合方式进行兑换，也不能再转让、延长使用有效期或重新转化成万豪旅享家积分，计入您的会员账户。万豪旅享家会员可以购买或叠加最多 15,000 点万豪旅享家积分兑换预订一个间夜，以扩大免费奖励房晚的使用价值。
 - 免费奖励房晚不可在酒店满房或非适用日期进行兑换。建议您兑换预订前联系咨询相关酒店。
 - 免费奖励房晚只适用于兑换万豪国际参与酒店所定义的标准房间类型。
 - 为了获得免费奖励房晚，请检查保持您的信用卡账户与所提供的万豪旅享家账户处于激活并有效的状态，而非默认状态。
 - 兑换需遵守万豪旅享家的相关条款与细则。中信银行信用卡中心不负责免费奖励房晚的兑换。
 - 有关使用万豪旅享家积分预定免费奖励房晚的详细信息，请访问 <https://help.marriott.com/s/article/Article-22333>。
 - 有关使用叠加方式进行预订的详情，可查询 <https://help.marriott.com/s/article/Article-33801>

请访问 <https://www.marriott.com/loyalty/redeem/hotel-redemption.mi> 或致电万豪旅享家(客户服务与常客计划)热线(+86 4008 688 688)获取您可以兑换免费奖励房晚的参与酒店名单，亦可以通过万豪旅享家(客户服务与常客计划)客服直接进行兑换。

6. Free Night Award

- Primary cardholders of Co-brand Platinum Cards will receive one Free Night Award upon card Activation and payment of the Co-brand Card annual fee; thereafter each subsequent Account Year, the primary cardholder of the Co-brand Platinum Card will receive one Free Night Award upon annual renewal and payment of the card annual fee. Primary cardholders of Co-brand Premium Platinum Cards will receive two Free Night

Awards upon card Activation and payment of the Co-brand Card annual fee; thereafter each subsequent Account Year, the primary cardholder of the Co-brand Premium Platinum Card will receive two Free Night Awards upon annual renewal and payment of the card annual fee. The primary cardholder of a Co-brand Platinum Card or Co-brand Premium Platinum Card will automatically receive the Free Night Award within 4 weeks after the annual fee is generated, and the first installment bill (including the annual fee, cash withdrawal, and other transaction, etc.) is paid off before the second installment bill due date in Account Year.

- Only primary cardholders of Co-brand Platinum Cards and Co-brand Premium Platinum Cards will be eligible to receive the Free Night Award; supplementary cardholders will not be eligible for the award.
- Cardholders of Co-brand Platinum Cards will receive one Free Night Award each year redeemable for standard room only (room rate and applicable taxes included), at hotels participating in Marriott Bonvoy with a redemption level up to 12,500 Marriott Bonvoy Points. Some hotels may have mandatory service charges or resort fees which are not included with the value of the Free Night Award and must be paid by the cardmember.
- Cardholders of Co-brand Premium Platinum Cards will receive two Free Night Awards each year redeemable for standard room only (room rate and applicable taxes included), at participating hotels in Marriott Bonvoy with a redemption level up to 35,000 Marriott Bonvoy Points. Some hotels may have mandatory service charges or resort fees which are not included with the value of the Free Night Awards and must be paid by the cardmember.
- Terms and Conditions for use of for Marriott Bonvoy Free Night Award:
 - The Free Night Award can be confirmed in your Marriott Bonvoy Account.
 - To redeem your Free Night Award, you must login in your Marriott Bonvoy Account and request the Free Night Award at the time of booking.
 - The Co-brand primary cardholders must redeem the Free Night Award by herself/himself. And the check-in guests must include the cardholder for the redeemed hotel-staying, which the name on the booking should match with the name on the Co-brand Card and the guest's name upon check-in.
 - Cardholders will be responsible for all incidental charges and for resort fees at properties where resort fees are levied.
 - Marriott Bonvoy Free Night Awards will be valid for 12 months from the date of issuance.
 - Marriott Bonvoy Free Night Awards cannot be redeemed in a combination of "Cash + Points" and cannot be transferred, extended or reconverted to Marriott Bonvoy Points to be credited to your Membership Account. When applying a Free Night Award to a night in a reservation, Marriott Bonvoy members are able to redeem or purchase up to 15,000 additional Marriott Bonvoy Points to expand the value of such Free Night Award.
 - Free Night Awards cannot be redeemed on full or non-applicable dates. We recommend that you contact the hotel for inquiry before redeeming your reservation.
 - Free Night Award is only valid for standard room types defined by hotels participating in Marriott Bonvoy.

- In order to receive a Free Night Award, please check to ensure your credit card account and Marriott Bonvoy Account provided are active and valid, not at a default status.
- Redemption is subject to Marriott Bonvoy terms and conditions. CITIC Bank Credit Card Center is not responsible for the redemption of Free Night Award.
- For details to book a reservation using Marriott Bonvoy Points of Free Night Award, please refer to <https://help.marriott.com/s/article/Article-22333>
- For details on Free Night Award Top Off, please refer to: <https://help.marriott.com/s/article/Article-33801>

Please visit <https://www.marriott.com/loyalty/redeem/hotel-redemption.mi> or call the Marriott Bonvoy (Customer Service and Loyalty Program) hotline at +86 4008 688 688 for a list of participating hotels where you can redeem your Free Night Award. Redemptions can also be made directly through Marriott Bonvoy (Customer Service and Loyalty Program) via customer service.

7. 赚取万豪旅享家积分：

- 对于联名卡金卡、联名卡精逸白金卡、联名卡白金卡，通过附属卡产生的合格消费将计入主卡消费金额；万豪旅享家奖励积分将向主卡持卡人账户发放。
- 联名卡各级别卡片日常合格消费所赚取的万豪旅享家积分累积比例（不含在万豪国际旗下酒店内的消费），详见下表：

卡级别	累积积分交易累积比例 (人民币交易)
白金卡	10 元合格消费 : 1 积分
精逸白金卡	10 元合格消费 : 1 积分
金卡	18 元合格消费 : 1 积分

- 联名卡各级别卡片在万豪国际旗下酒店内的合格消费所赚取的万豪旅享家多倍积分累积比例，详见下表：

卡级别	累积积分交易累积比例 (人民币交易)
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白金卡	10 元合格消费 : 3 积分
精逸白金卡	10 元合格消费 : 2 积分
金卡	18 元合格消费 : 2 积分

- 要获得万豪旅享家积分，请保持您的信用卡账户与万豪旅享家会员账户处于有效状态。
- 在每个计费周期结束后，万豪旅享家积分将自动转入您的万豪旅享家账户。
- 通过附属卡消费产生的万豪旅享家积分奖励，将计入联名卡主卡账户。
- 可赚取积分的日常消费仅限于合格消费，受[中信银行信用卡积分规则](#)的条款与附则所约束。
- 多倍积分累积仅限于根据万豪旅享家计划在万豪国际集团旗下酒店内产生的合格消费，包括住宿、餐饮、水疗中心、宴会、活动等，并受[中信银行信用卡积分规则](#)的条款与附则所约束。**消费必须通过实体卡刷卡进行。**如联名卡绑定移动支付，将无法享受多倍积分。酒店内部分餐馆和零售店，若由第三方而非万豪旗下酒店进行管理，相应消费将不会作为万豪旅享家酒店消费。另外，涉及第三方服务，包括租车、交通、高尔夫、活动和旅行等，若消费交易由第三方结算，相应消费将不会作为万豪旅享家酒店消费。
- [中信银行信用卡积分规则](#)的条款与附则适用于合格消费。详见 [《万豪旅享家®中信银行联名卡积分累积条款与细则》](#)。

7. Earn Marriott Bonvoy Points

- For Co-brand Gold Card, Co-brand Platinum Card and Co-brand Premium Platinum Card, the Eligible Purchases and Qualified Spending generated by supplementary card(s) will be credited to the primary card. And Marriott Bonvoy Points will be awarded to primary cardholders' Membership Accounts.
- The ratio of Marriott Bonvoy Points earned by daily Eligible Purchases and Qualified Spending with different tiers of Co-brand Cards (excluding the purchases at hotels participating in Marriott Bonvoy) is shown in the table below:

Card Category	Spending-Point earning ratio (in RMB)
Premium Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 1 Marriott Bonvoy Point

Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 1 Marriott Bonvoy Point
Gold Card	18 RMB of Eligible Purchases and Qualified Spending: 1 Marriott Bonvoy Point

- The ratio of Marriott Bonvoy Multiplier Points earned by Eligible Purchases and Qualified Spending with different tiers of Co-brand Cards at hotels participating in Marriott Bonvoy is shown in the table below:

Card Category	Spending-Point earning ratio (in RMB)
Premium Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 3 Marriott Bonvoy Points
Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 2 Marriott Bonvoy Points
Gold Card	18 RMB of Eligible Purchases and Qualified Spending: 2 Marriott Bonvoy Points

- To earn Marriott Bonvoy Points, your credit card account and Marriott Bonvoy Account must stay open and be valid.
- At the end of each billing cycle, Marriott Bonvoy Points will be automatically credited to your Marriott Bonvoy Account.
- Marriott Bonvoy Points earned by supplementary cardholders will be credited to the primary Co-brand Card account.
- Points earned are limited to Eligible Purchases and Qualified Spending and are subject to the terms and conditions of the **CITIC bank Credit Card Points Award Rules**.
- Multiplier Marriott Bonvoy Points earning generated by in-hotel spending is limited to Eligible Purchases and Qualified Spending made at hotels participating in Marriott Bonvoy, including accommodation, food and beverage, spas, banquets, events, etc. in accordance with Marriott Bonvoy program, and also is subject to the terms and conditions of the **CITIC Bank Credit Card Points Awards Rules. The purchases must be made through physical card swipe/insert. Mobile payments tied to a Co-brand Card are not eligible for enjoying multiplier Marriott Bonvoy Points.** Purchases made at some restaurants and retail outlets

located within a hotel may not be considered Marriott Bonvoy hotel purchases if the outlet is operated by a third party and is not managed by the Marriott property. In addition, purchases of third-party services, such as rental cars, transportation, golf, activities and tours will not be considered Marriott Bonvoy hotel purchases if the purchase transaction is settled by the third-party.

- The terms and conditions of **CITIC Bank Credit Card Points Awards Rules** will apply to the Eligible Purchases and Qualified Spending. For details, please also refer to the "**CITIC Marriott Bonvoy® Co-brand Card Points Award Terms and Conditions**".

8. 万豪精品店 9 折专属优惠:

联名卡持卡人会通过万豪国际集团与中信银行信用卡中心发送的邮件、短信或其它营销渠道等获取动态优惠码，登录万豪精品店。持卡人挑选心仪商品加入购物车，在订单结算页面输入优惠码，显示优惠后，提交订单并选择信用卡，使用联名卡完成支付。

- 联名卡主卡持卡人与附属卡持卡人可同享 9 折优惠
- 9 折优惠以核验优惠码的形式在订单结算页面应用。
- 每笔订单仅限使用 1 个优惠码，优惠码核验后即失效。
- 9 折优惠不适用于运费。
- 不得与万豪旅行家精品店内其他优惠叠加使用。
- 万豪旅享家精品店的销售条款适用于本次活动
- 在法律允许的范围内，本权益的最终解释权归万豪旅享家精品店所有。
- 活动详情，请查询：https://www.marriottbonvoyboutiques.cn/zh-CN/sales/CITIC_cobrand_card

8. Exclusive 10% discount at Marriott Bonvoy Boutiques:

Cardholders of Co-brand Cards will receive dynamic coupon code and access Marriott Bonvoy Boutiques via emails, SMS or other marketing assets sent by Marriott International and CITIC Bank Credit Card Center. After selecting commodities of their choice and adding them to the shopping cart, cardholders may find and enjoy the discounted offerings by entering the coupon code on the order checkout stand page, and then proceed to submit the order and complete payment by the Co-brand Card.

- The offer is applicable for both primary and supplementary cardholders.
- The 10% discount will be applied on the order checkout stand page in the form of a verified coupon code.
- For each order, only one coupon code can be used; and the coupon code will expire after verification.
- 10% discount does not apply to shipping charges.
- It cannot be used simultaneously with other offers in the Marriott Bonvoy Boutiques.

- The sales terms and conditions of Marriott Bonvoy Boutiques also applies to the offer.
- To the extent permitted by law, Marriott Bonvoy Boutiques has the final right of interpretation on the benefits.
- For more information, please visit: https://www.marriottbonvoyboutiques.cn/zh-CN/sales/CITIC_cobrand_card

9. 万誉会(Club Marriott) 会籍 9 折: 联名卡持卡人购买大中华区参与万誉会的酒店所发行的万誉会会籍即可享 9 折优惠。

- 本优惠仅限于中信银行万豪旅享家联名卡持卡人;
- 联名卡主卡持卡人与附属卡持卡人均可享受此优惠;
- 此优惠适用大中华区参与酒店的各类万誉会会籍, 详情请查询 <https://www.myclubmarriott.com/LandingPage/ch/wechat-landing-page>;
- 因各酒店会籍所在区域优惠不同, 定价以网页公告为准;
- 不可与万誉会其他优惠同时使用。

详情请见: <http://www.myclubmarriott.com/home/index/ch>

9. 10% discount on Club Marriott membership:

Cardholders of Co-brand Cards enjoy 10% discount on purchasing Club Marriott membership issued by Club Marriott's fully participating hotels in Greater China.

- This offer is only available to Cardholders of Co-brand Cards;
- The offer is applicable to both primary and supplementary cardholders;

The offer is applicable to all types of Club Marriott membership in fully participating hotels in Greater China. For more information, please visit:

<https://www.myclubmarriott.com/LandingPage/en/wechat-landing-page>

- Pricing is subject to the website announcement as hotel membership offers may vary for different regions.
- This offer cannot be used with other Club Marriott offers simultaneously.

For more information, please visit: <http://www.myclubmarriott.com/home/index/ch>

10. 年度消费奖励:

- 联名卡开通后每年信用卡账单年内, 合格消费金额满足条件后方可获得年度消费奖励。联名卡白金卡主卡持卡人每个账单年合格消费满人民币 50 万元, 获得 1 份价值最高可达 35,000 万豪旅享家积分的免费奖励房晚, 并自动升级为万豪旅享家尊贵白金会籍 (对于在获得此奖励前已成为万豪旅享家尊贵白金卡会籍的持卡人, 其万豪旅享家尊贵白金卡会籍的有效期将以其获得奖励前已经持有的万豪旅享家尊贵白金卡会籍有效期为准, 不会延长或叠加)。房晚奖励与会籍升级仅适用于联名卡白金卡主卡持卡人。合格消费达标后, 免费奖励房晚与万豪旅享家尊贵白金会籍将会在满足消费达标条件之后 4 周之内自动存入持卡人的万豪旅享家账户。

- 合格消费不包括信用卡年费、手续费、循环利息、违约金、其他信用卡收费等；通过代扣、代缴方式支付相关费用；现金分期交易；商场分期交易；取现交易等交易类别，详见《中信银行万豪旅享家联名卡积分累积条款与细则》。

10. Annual Spending bonus:

- The Annual Spending bonus is only available when the spending amount of Eligible Purchases and Qualified Spending is met in each Account Year after the Co-brand Card account is opened. Cardholders of Co-brand Premium Platinum Cards with Eligible Purchases and Qualified Spending of RMB 500,000 or more each Account Year will receive one Free Night Award redeemable for up to 35,000 Marriott Bonvoy Points and will be automatically upgraded to Marriott Bonvoy Platinum Elite status (For cardholders whose Marriott Bonvoy Account has reached the Platinum Elite Status before receiving this promotion, the validity period of the cardholder's Platinum Elite Status will stay the same with that of the Platinum Elite Status held by the cardholder before receiving the promotion, which will not be extended or superimposed). The Free Night Award and membership upgrade are only applicable to primary cardholder of the Co-brand Premium Platinum Card. The Free Night Award and Marriott Bonvoy Platinum Elite membership will be automatically credit to the cardholder's Marriott Bonvoy Account within 4 weeks after the cardholder reaching the spend benchmark requirement.
- Eligible Purchases and Qualified Spending do not include credit card annual fees, handling fees, revolving interest, default fines, other credit card charges, etc.; payment of related fees by way of withholding or payment on behalf of the cardholder; cash installment transactions; shopping mall installment transactions; cash withdrawal transactions and other transaction categories, as detailed in the "CITIC Bank Marriott Bonvoy Co-brand Card Point Earning Terms and Conditions".

11. 盗刷保障险使用规则：新激活持卡人在首次刷卡消费的次日零时起享受该保险，此后的一年为一个保险年。如信用卡连续 6 个月没有发生交易，该信用卡将自动取消该保险，信用卡在连续 6 个月没有使用后又再次使用的，则在交易的次日零时起该信用卡可重享此项保险，此后的一年为一个保险年。联名卡金卡主卡持卡人与附属卡持卡人，在联名卡有效期内，在每个保险年度内，可获得最高价值人民币 5000 元盗刷保障险。联名卡精逸白金卡与联名卡白金卡的主卡持卡人与附属卡持卡人，在联名卡有效期内，在每个保险年度内，均可获得最高价值人民币 3 万元的盗刷保障险。详见：

<https://creditcard.eCITIC.com/tc/daoshua.htm>

11. Fraud insurance rules:

New cardholders are eligible for this insurance from 00:00 am on the next day of the first credit card purchase and the subsequent one calendar year is as an insurance year. The insurance will be automatically cancelled if the credit card has no transaction for 6 consecutive months. The

credit card will be entitled to this insurance again from 00:00 am on the next day of a new qualified transaction if the credit card is used again after 6 consecutive months of non-use, and the subsequent one calendar year is an insurance year. The primary and supplementary cardholders of the Co-brand Gold Card are entitled to fraud insurance worth up to RMB 5,000 per insurance year during the validity period of the Co-brand Card. The primary and supplementary cardholders of the Co-brand Platinum Card and Premium Platinum Card are entitled to fraud insurance up to RMB 30,000 per insurance year during the validity period of the Co-brand Card. Please refer to: <https://creditcard.eCITIC.com/tc/daoshua.htm> .

12. 航班延误险使用规则:

在联名卡有效期内的每个账单年,

- a) 联名卡金卡主卡及附属卡: 航班延误 4 小时最高可获赔 1000 元用联名卡金卡主卡或附属卡在指定渠道支付的机票款
- b) 联名卡精逸白金卡与白金卡主卡及其附属卡: 航班延误 2 小时最高可获赔 1000 元用联名卡精逸白金卡或白金卡主卡或附属卡在指定渠道支付的机票款, 或航班延误 4 小时最高可获赔 2000 元用联名精逸白金卡或白金卡主卡或附属卡在指定渠道支付的机票款

航班延误险权益与服务, 由中信银行信用卡中心提供, 查询中信信用卡航班延误险条款与细则, 请见: <https://creditcard.eCITIC.com/tc/flight.htm>

12. Flight Delay Insurance Rules:

During the validity period of the Co-brand Card, in each Account Year,

- a) the primary or supplementary cardholder of the Co-brand Gold Card will be entitled to a maximum indemnity of RMB 1,000 for air tickets paid by the primary or supplementary Co-brand Gold Card in designated channels for a 4-hour delay;
- b) the primary or supplementary cardholder of the Co-brand Platinum Card or the Co-brand Premium Platinum Card will be entitled to a maximum indemnity of RMB 1,000 for air tickets paid by the primary or supplementary Co-brand Platinum Card or Co-brand Premium Platinum Card in designated channels for a 2-hour delay, or a maximum indemnity of RMB 2,000 for air tickets paid by the primary or supplementary Co-brand Platinum Card or Co-brand Premium Platinum Card in designated channels for a 4-hour delay.

Flight Delay Insurance benefits and services are provided by CITIC Bank Credit Card Center. Please refer to: <https://creditcard.eCITIC.com/tc/flight.htm> for terms and conditions of CITIC Credit Card Flight Delay Insurance.

13. 24 小时全球航班意外险使用规则: 联名卡精逸白金卡与联名卡白金卡的主卡持卡人与附属卡持卡人, 在联名卡有效期内的每个账单年, 因持卡人本人使用信用卡为本人或本人

及其同行配偶及/或子女全额支付购买拟乘航班的客乘票证或者支付 80%或以上的旅游团费用，并因此乘坐相关航班，发生意外交通事故产生意外伤害并导致被保险人身故或残疾的，经被保险人或其他索赔申请人提出申请，可享受保险公司提供的航空意外伤害保险。被保险人满足规定条件后可以获得的保险金额最高限额（亦是保险公司承担给付保险金责任的最高限额）人民币 15,000 元。

24 小时全球航班意外险权益与服务由中信银行信用卡中心提供，查询中信信用卡航班意外险条款与服务，请见：<https://creditcard.eCITIC.com/tc/lytk.htm>

13. 24-hour Global Aviation Accident Insurance Rules:

Primary and supplementary cardholders of the Co-brand Platinum Card and the Co-brand Premium Platinum Card will, during the validity period of the Co-brand Cards, in each Account Year, if the cardholder uses the credit card to pay for the purchase of a flight passenger ticket or 80% or more of the tour fare for himself/herself or himself/herself with his/her spouse and/or children, and as a result of which the insured person dies or becomes disabled as a result of an accidental traffic accident on the relevant flight, the insured person or other claimants will be entitled to the aviation accident insurance provided by the insurance company upon application. The amount of insurance is up to RMB 15,000 (which is also the maximum limit of the insurance company's liability to pay benefits) that the insured person can receive after meeting the specified conditions.

The 24-hour global Aviation Accident insurance benefits and services are provided by CITIC Bank Credit Card Center. Please refer to: <https://creditcard.eCITIC.com/tc/lytk.htm> for the terms and services of CITIC Credit Card Aviation Accident Insurance.

14. 机场高铁站贵宾厅使用细则:

作为联名卡精逸白金卡的主卡持卡人，在联名卡有效期内，每年可享受境内外 400 多个城市机场高铁站通用的 4 点贵宾厅使用权。

作为联名卡白金卡的主卡持卡人，在联名卡有效期内，每年可享受境内外 400 多个城市机场高铁站通用的 16 点贵宾厅使用权。

作为联名卡白金卡的附属卡持卡人，在联名卡有效期内，每年可享受境内外 400 多个城市机场高铁站通用的 8 点贵宾厅使用权。

(贵宾厅权益以点数记，机场贵宾厅使用一次记 1 点，高铁贵宾厅使用一次记 0.5 点，可自由组合至点数用尽)

中信信用卡客户，机场贵宾厅服务细则详情请见：<https://creditcard.eCITIC.com/platinum/dengji.html>

14. Airport & High-Speed Train Station Lounge Access Rules:

As the primary cardholder of the Co-brand Platinum Card, during the validity period of the Co-brand Card, the cardholder can use 4-Points right of airport & high-speed train station lounge access in more than 400 cities in China and abroad every year.

As the primary cardholder of the Co-brand Premium Platinum Card, during the validity period of the Co-brand Card, the cardholder can use 16-Points right of airport & high-speed train station lounge access in more than 400 cities in China and abroad every year.

As the supplementary cardholder of the Co-brand Premium Platinum Card, during the validity period of the Co-brand Card, the cardholder can use 8-Points right of airport & high-speed train station lounge access in more than 400 cities in China and abroad every year.

(Airport & High-Speed Train Station lounge access will be counted as 1 Point. High-speed railway station lounge will be counted as 0.5 Point. Cardholders can freely use the Points for airport and high until the Points are exhausted)

For CITIC Credit Card customers, please refer to <https://creditcard.ecitic.com/platinum/dengji.html> for details of airport lounge service rules.

15. 联名卡精逸白金卡主卡持卡人与联名卡白金卡主卡及附属卡持卡人可享受由中信银行信用卡中心提供的高端权益-预约挂号与陪护服务。

详情请见: https://creditcard.ecitic.com/platinum/yuyue_gh.html

15. The primary cardholders of the Co-brand Platinum Cards and the primary and supplementary cardholders of the Co-brand Premium Platinum Cards are entitled to the high-end benefits provided by CITIC Bank Credit Card Center – VIP medical appointment and escort service.

For details, please visit: https://creditcard.ecitic.com/platinum/yuyue_gh.html

16. 联名卡精逸白金卡与联名卡白金卡主卡与附属卡持卡人可享受由中信银行信用卡中心提供的高端权益-汽车道路救援服务。详情请见

<https://creditcard.ecitic.com/platinum/daoluji.html>.

16. The primary and supplementary cardholders of the Co-brand Platinum Cards and the Co-brand Premium Platinum Cards are entitled to the high-end benefits provided by CITIC Bank Credit Card Center - roadside assistance. For more information, please visit:

<https://creditcard.ecitic.com/platinum/daoluji.html>.

17. 其他优惠: 适用于所有万豪旅享家以及中信银行信用卡条款与附则。在法律允许的范围内, 中信银行信用卡中心及万豪旅享家保留对以上权益所有条款与附则的解释权。除上述权益外, 联名卡持卡人不享有中信银行其他未提及的信用卡权益。

17. Other Benefits: All the Marriott Bonvoy and CITIC Bank Credit Card terms and conditions apply. To the extent permitted by law, CITIC Bank Credit Card Center and Marriott Bonvoy reserve the right of interpretation of all the above benefits terms and conditions. Expect the benefits mentioned above, the cardholders do not have benefits of other CITIC Bank credit cards that not mentioned above.

18. 中信银行信用卡/联名卡类活动规则详情请通过中信官方渠道-
<https://creditcard.ecitic.com/> 进行查询

18. For details of the rules of the credit cards/Co-brand Cards related programs, please query through the official channels of CITIC Bank at <https://creditcard.ecitic.com/>

19. 万豪旅享家会员常客计划信息：万豪旅享家积分累积、万豪旅享家会员礼遇和万豪旅享家发放的奖励应遵守万豪旅享家忠诚计划的条款和条件。

请参阅 <https://www.marriott.com.cn/loyalty.mi> 和 <https://www.marriott.com/loyalty/terms/default.mi> 了解万豪旅享家常客计划的完整条款和条件，包括所有的兑换规则：

万豪旅享家常客计划的条款和条件可能会被修改，服务和权益可能会在不通知持卡人的情况下进行调整或删除。如果您还不是万豪旅享家会员，或在申请信用卡时没有提供万豪旅享家会员号码，在提供申请信息并获得联名卡审批后，万豪国际将自动为您注册万豪旅享家常客计划。信用卡申请未获批准的个人将不会通过此优惠加入万豪旅享家常客计划。您现有的万豪旅享家尊贵会籍亦将不受影响。申请附属卡成功的持卡人将不会因为此项联名卡计划被注册成为万豪旅享家会员。通过附属卡获得的万豪旅享家积分，只会计入主卡持卡人的万豪旅享家会员账户。

当您申请并获得批准时，即表示您授权中信在法律允许的范围内与万豪国际及代理机构共享您的信息，用于此联名卡营销与相关的行政目的。申请信用卡帐户须经中信银行信用卡中信进行信用核批。

当您申请并获得批准时，即表示您授权中信在符合万豪中国大陆隐私声明所规定之目的的情况下将个人信息跨境传输至万豪集团，包括加入万豪旅享家、接受会员服务和相关礼遇。你理解可以通过万豪中国大陆隐私声明所列之方式联系万豪集团。如相关法律要求，我们会就此取得您的单独同意并履行其他法定义务（如有）。

万豪旅享家积分、奖励和福利均以万豪旅享家计划规则为准。欲了解更多信息，请访问 marriott.com.cn。

根据万豪旅享家计划规则，若持卡人无法提供与持卡人姓名一致的有效的万豪旅享家会员账户编号，或所提供的会员账户编号错误，将无法累积相应礼遇，除非持卡会员提供有效的万豪旅享家会员编号。

19. Marriott Bonvoy Loyalty Program: Marriott Bonvoy Points accrued, Marriott Bonvoy benefits earned, and Marriott Bonvoy awards issued are subject to the Marriott Bonvoy Loyalty Program terms and conditions.

See <https://www.marriott.com.cn/loyalty.mi> and <https://www.marriott.com/loyalty/terms/default.mi> for complete terms and conditions of the Marriott Bonvoy Loyalty Program, including all redemption rules:

Terms and conditions of the Marriott Bonvoy program may be modified, and services and benefits may be added or deleted at any time without notice to cardholders, therefore, please check the terms and conditions periodically for changes. If you are not a member of Marriott Bonvoy or do not provide a Marriott Bonvoy Membership Account number at the time of application, Marriott will automatically enroll you in the Marriott Bonvoy program when you are approved for card based on information provided in your application. Individuals whose request for a credit card is not approved will not be enrolled in the Marriott Bonvoy program through this offer, and existing Marriott Bonvoy memberships will not be affected. Supplementary cardholders will not be enrolled in the Marriott Bonvoy program as a result of this Co-brand offer. Marriott Bonvoy Points awarded through the use of the authorized supplementary cards will only be credited to the primary cardholder's Marriott Bonvoy Accounts.

When you apply and are approved for a card, you authorize CITIC to share your information with Marriott International and its agents for marketing and administrative purposes as permitted. Accounts subject to credit approval by CITIC Bank Credit Card Center.

When you apply and are approved for a card, you authorize CITIC to cross-border transfer your personal information to Marriott International, Inc. for the purpose described in Marriott Mainland China Privacy Statement, including your enrollment in Marriott Bonvoy and your receipt of membership services and related benefits. You understand that you may contact Marriott Group via contact details listed in the Marriott Mainland China Privacy Statement. Where required by relevant law, we will obtain your separate consent and comply with other legal obligations (if any).

Marriott Bonvoy Points, rewards, and benefits are subject to the rules of the Marriott Bonvoy Program. For more information, please visit marriott.com.cn.

In the event that a cardmember does not provide a valid Marriott Bonvoy Membership Account number which matches the name of the cardholder or provides a Membership Account number which is invalid according to the Marriott Bonvoy program rules, benefits may not be accrued until such time as the cardmember supplies a valid Marriott Bonvoy Membership Account number.

中信银行万豪旅享家®联名卡积分累积条款与细则

Marriott Bonvoy® CITIC Co-brand Card Point Earning Terms and Conditions

本中信银行万豪旅享家®联名卡积分累积条款与细则（以下简称“积分累积规则”），根据中信银行信用卡积分规则的条款与附则，适用于全体持有中信银行万豪旅享家联名卡（以下简称“联名卡”）持卡人（以下简称“持卡人”）。

The CITIC Bank Marriott Bonvoy Co-brand Card Point Earning Terms and Conditions (hereinafter referred to as the "Point Earning Rules") in accordance with CITIC Bank Credit Card Points Award Rules shall apply to all cardholders (hereinafter referred to as the "Cardholders") of the CITIC Bank Marriott Bonvoy Co-brand Card (hereinafter referred to as the "Co-brand Card").

一、积分累积资格

（一）如持卡人出现以下情况，包括但不限于：违反《中信银行信用卡章程》、违反《中信银行信用卡（个人卡）领用合约》、信用卡过期、被停用、管制、持卡人自行注销卡片、对所欠信用卡或中信银行的其他债务不偿还、存有不良记录、交易异常等，中信银行有权采取包括但不限于取消持卡人积分累积资格的处理措施。

I. Eligibility for Earning Points

i. CITIC Bank reserves the right to take measures, including but not limited to cancelling the cardholder's eligibility for earning Points if the cardholder commits the following (including but not limited to): violation of the "Articles of Association of CITIC Bank Credit Card" and the "Credit Card (Personal Card) Acceptance Agreement of CITIC Bank", expiration/suspension/restriction of the card, cancellation of the card, failure to repay the credit card or other debts owed to CITIC Bank, or negative record or abnormal transactions.

（二）在持卡人累积和兑换积分的过程中，如通过非正常手段或者非个人交易等手段恶意套取积分，包括但不限于异常交易、虚假交易、作弊累积、恶意套现等，中信银行有权取消持卡人积分累积资格并采取冻结积分、撤销积分、冻结卡片使用、销卡等措施，而无须事先通知持卡人、说明理由或征得持卡人同意。为防范前述违约违规行为产生，持卡人需保留消费交易发票、购买凭证等材料，在中信银行要求时提供，用以查实交易真实性。

ii. In the event that the Cardholder, in the course of earning and redeeming Points, maliciously obtains Points through abnormal or non-personal transactions, including but not limited to abnormal transactions, fraudulent transactions, cheating, malicious cash out, etc., CITIC Bank reserves the right to cancel the Cardholder's eligibility for earning Points and take measures such as freezing the Points, revoking the Points, ceasing the use of the Card, canceling the Card, etc., without prior notice to the Cardholder, justification or obtaining the Cardholder's consent.

In order to prevent the aforementioned violations, Cardholders are required to retain invoices and proof of purchase for verification of the authenticity of the transactions upon request by CITIC Bank.

(三) 若持卡人帐户因逾期、欺诈、法律诉讼、人行冻结、反洗钱等高风险行为导致被采取冻结、止付、注销等管控措施, 或持卡人在出现疑似不正常交易但拒绝配合中信银行进行调查的, 或持卡人存在任何违反《中信银行信用卡(个人卡)领用合约》约定行为的, 中信银行保留采取进一步措施的权利, 包括但不限于: 不另行通知而取消持卡人积分累积资格及联名卡各项活动的参与资格、追回该持卡人已兑换的礼品、对该持卡人追究法律责任等。

iii. If the Cardholder's account is frozen, suspended or cancelled due to overdue payment, frauds, legal suit, freezing by PBOC, anti-money laundering or other high-risk activities, or if the Cardholder refuses to cooperate with CITIC Bank in the investigation of suspected irregular transactions, or if the Cardholder is in breach of any of the provisions of the "CITIC Bank Credit Card (Personal Card) Acceptance Agreement", CITIC Bank reserves the right to take further measures, including but not limited to: canceling the Cardholder's eligibility to earn Points and participate in various activities of the Co-brand Card without prior notice, reclaiming the redeemed gifts of the Cardholder, pursuing legal responsibility against the Cardholder, etc.

(四) 在持卡人参与积分累积活动过程中, 若持卡人使用第三方工具、第三方平台或任何其他违反公平原则的方式参与活动, 一经发现, 中信银行有权取消其参加该活动以及中信银行其他所有活动(包括但不限于抢兑活动、抽奖活动、交易达标赠送礼品等所有类型的活动)的资格, 且保留向非法抢兑持卡人追究法律责任的权利。

iv. If a Cardholder uses a third party tool, third party platform or any other means that violates the principle of fairness to participate in the activities, CITIC Bank reserves the right to disqualify the Cardholder from participating in such activities and all other activities of CITIC Bank (including but not limited to redemption activities, lucky draws, gifts for qualified transactions), and reserves the right to hold the Cardholder legally responsible for any illegal redemption.

二、积分累积规则

(一) 持卡人累积的积分将归集至持卡人卡片对应的持卡人会员账户, 积分使用规则及有效期以万豪旅享家计划对外公布的积分规则为准。

(二) 持联名卡消费, 累积积分交易按照单笔入账金额逐笔换算累积, 每笔交易金额不可合并计算; 单笔累积积分交易金额换算后向下取整进行积分累积。

II. Point Earning Rules

i. Points earned by the Cardholder will be collected and deposited to the Membership Account of the Cardholder, and the rules of Points use and validity shall be subject to the Points rules announced by the Marriott Bonvoy program.

ii. For spending by the Co-brand Card, Points earned from each single qualified transaction will be calculated separately instead of combining the transactions; the amount of Points from a single qualified transaction will be rounded up before the Points accumulation.

(三) 积分累积比例

1. 联名卡各级别卡片积分累积比例（不含在万豪国际旗下酒店内的合格消费）详见下表：

卡级别	累积积分交易累积比例 (人民币交易)
白金卡	10 元合格消费 : 1 积分
精逸白金卡	10 元合格消费 : 1 积分
金卡	18 元合格消费 : 1 积分

2. 联名卡各级别卡片在万豪国际旗下酒店内的合格消费的积分累积比例详见下表：

卡级别	累积积分交易累积比例 (人民币交易)
白金卡	10 元合格消费 : 3 积分
精逸白金卡	10 元合格消费 : 2 积分
金卡	18 元合格消费 : 2 积分

iii. Point earning ratio

1. The Points earning ratio of Co-brand Cards at all levels (excluding the Eligible Purchases and Qualified Spending in Marriott International hotels) is shown in the following table:

Card Category	Spending-Points earning ratio (in RMB)
Premium Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 1 Marriott Bonvoy Point
Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 1 Marriott Bonvoy Point
Gold Card	18 RMB of Eligible Purchases and Qualified Spending: 1 Marriott Bonvoy Point

2. The Points earning ratio of Co-brand Cards at all levels from the Eligible Purchases and Qualified Spending at hotels participating in Marriott Bonvoy is shown in the following table:

Card Category	Spending-Points earning ratio (in RMB)
Premium Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 3 Marriott Bonvoy Points
Platinum Card	10 RMB of Eligible Purchases and Qualified Spending: 2 Marriott Bonvoy Points
Gold Card	18 RMB of Eligible Purchases and Qualified Spending: 2 Marriott Bonvoy Points

(四) 累积积分交易范围

持卡人在进行下述类型交易时可累积积分，除此之外的交易不累积积分：

iv. Transactions Eligible for Earning Points

Cardholders may earn Points with the following types of transactions, and will not earn Points in cases other than hereby specified:

序号	MCC	序号	MCC	序号	MCC

No.	MCC	No.	MCC	No.	MCC
1	7011	28	3015	55	5541
2	7012	29	3016	56	5542
3	3501	30	3020	57	4112
4	3503	31	3022	58	4784
5	3509	32	3026	59	4111
6	3512	33	3034	60	4121
7	3520	34	3037	61	4131
8	3530	35	3042	62	4782
9	3533	36	3051	63	3998
10	3545	37	3058	64	3366
11	3594	38	3061	65	3389
12	3638	39	3068	66	3399

13	3640	40	3072	67	4814
14	3641	41	3075	68	4899
15	3668	42	3077	69	4722
16	3722	43	3079	70	4733
17	3742	44	3082	71	4815
18	3750	45	3084	72	4011
19	5812	46	3099	73	4411
20	5813	47	3100	74	4582
21	4511	48	3110	75	5422
22	3001	49	3136	76	5441
23	3005	50	3144	77	5451
24	3007	51	3161	78	5462
25	3008	52	3294	79	5499

26	3009	53	3296	80	5814
27	3010	54	3298	81	5962

1. 线下累积积分交易类型

联名卡指定类别商户线下刷卡消费可累积积分，非指定商户类别线下刷卡交易不可累积积分。线下可累积积分的商户类别码详见下表：

(1) 所列商户类别码（MCC），以中国银联最新相关规范为准，并可能随新增或调整；

(2) 商户类别以商户 POS 机设定的商户类别码为准，详情请咨询特约商户及收单机构；因商户或收单机构未按照中国银联规定设置机具或未正确设置商户类别代码，导致不应给予积分的交易累积了无效积分，中信银行有权撤销该部分积分；非因中信银行原因致积分漏计、错计的，中信银行不承担相关责任；

(3) 如因收单行或商户错误使用商户类别码而影响积分累积的，中信银行不承担相关责任。

1. Offline Transactions Eligible for Earning Points

The Co-brand Card is eligible to earn Points for offline transactions with specified categories of merchants and will not earn Points for offline transactions with merchants thereby unspecified. The codes for merchant categories that are eligible for Points in offline transactions are listed in the following table:

(1) The Merchant Category Code (MCC) shall be aligned with the latest policy of China UnionPay and may be subject to addition or adjustment accordingly;

(2) Merchant categories shall be decided as per the MCC set for the merchants' POS machines. For details, please consult with the POS merchants and the acquirers. CITIC Bank has the right to cancel the invalid Points earned for ineligible transactions due to incorrect setting of POS equipment or failure of setting MCC in accordance with the provisions of China Union Pay by the POS merchants or the acquirers. CITIC Bank shall not be liable for any missing and miscalculation of Points that is not caused by CITIC Bank.

(3) CITIC Bank shall not be liable for any disorder of Points earning due to the incorrect use of MCC by the acquirers or merchants.

2. 线上累积积分交易类型

联名卡通过财付通、支付宝、美团支付、京东支付、小米支付、翼支付以及中信银行动卡空间交易（零钱包充值、消费金融还款、现金分期除外）可累积积分。具体可累积积分的线上渠道、累计方式及后续新增或调整以中信银行官网发布的公告最新版本为准。

2. Online Transactions Eligible for Earning Points

Co-brand Cards may earn Points for eligible transactions through Tenpay, Alipay, Meituan, JD Pay, Mi Pay, Best Pay and CITIC Bank APP (except for Change Wallet Recharge, Repayment of Consumer Finance and Cash Installments). Regarding the online channels, ways of earning Points and subsequent addition or adjustments, the latest announcement posted by CITIC bank on official website of <https://creditcard.ecitic.com/> shall prevail.

3. 以下各类交易不予累积积分，中信银行保留根据政策要求及市场经营情况调整下述不累积积分交易范围的权利：

- (1) 信用卡年费、手续费、循环利息、违约金、其他信用卡收费等；
- (2) 通过代扣、代缴方式支付相关费用；
- (3) 现金分期交易；
- (4) 商场分期交易；
- (5) 除特别约定外的网络交易；
- (6) 取现交易；
- (7) 包括但不限于房产汽车类、批发类、医院类、学校类、政府类、慈善类、金融类以及社会服务和居民服务等非盈利性行业的商户交易；
- (8) 零回佣、低回佣以及特殊计费类商户交易；

3. CITIC Bank reserves the right to adjust the scope of transactions ineligible for Points earning hereby specified according to policy regulations and market operation conditions:

- (1) Credit card annual fee, handling fee, revolving interest, penalty, other charges, etc.;
- (2) Payment of related fees by way of withholding or remitting;
- (3) Cash installment transactions;
- (4) Shopping mall/market installment transactions;
- (5) Online transactions except for those specified;
- (6) Cash withdrawal;
- (7) Transactions of merchants in non-profit sectors, including but not limited to real estate, automobile, wholesale, hospital, school, government, charity, finance, social service, resident service and others;

(8) Transactions with zero return commission, low return commission and special billing merchants;

(五) 联名卡累积积分上限

遵照联名卡积分累积规则的前提下，联名卡各级别卡片积分累积上限详见下表：

卡级别	每日历年线上交易累计积分上限	每日历年积分累积上限 (含线上线下载分)	每日历年积分累积上限 (含线上线下载分)
白金卡	10,000 点积分	10,000 点积分	120,000 点积分
精逸白金卡	2,000 点积分	10,000 点积分	120,000 点积分
金卡	1,000 点积分	5,000 点积分	60,000 点积分

积分累积上限均以日历年、日历年为统计周期，以积分到账时间为准进行统计。持卡人通过联名卡特殊营销活动赚取的积分，不在积分累积上限之内。特殊营销活动的积分累积规则，以届时另行公布的活动规则为准。

精逸白金卡与金卡积分累积上限包含相应线上交易累计积分上限，达到线上交易累计积分上限但未达到积分累积上限，不影响持卡人通过合格的线下交易获得积分。

V. The points accumulated maximum for the Co-Branded Cards

In accordance with the Co-Branded Cards points accumulation rules, the Co-Branded Cards at all levels of card points accumulation maximum as shown in the following table:

Card Category	Maximum of points earned from online transactions per calendar month	Maximum of points earned per calendar month (Including offline and online transactions)	Maximum of points earned per calendar year (Including offline and online transactions)
Premium Platinum Card	10,000 points	10,000 points	120,000 points
Platinum Card	2,000 points	10,000 points	120,000 points
Gold Card	1,000 points	5,000 points	60,000 points

The upper limit of accumulation of points is based on the statistical period of calendar month and calendar year. The point accumulation limit does not include points accumulated by the Co-

Brand Card's special marketing promotions. The points accumulation rules applicable for the special marketing promotion shall be subject to the terms and conditions of such special promotion announced by then.

Premium Platinum Card does not have online transactions cumulative points limit. The Platinum Card and Gold Card points accumulation limit includes the corresponding online transaction points accumulation limit. If the online transaction accumulation limit is reached but the point accumulation limit is not reached, the cardholder will not be affected to obtain points through qualified offline transactions.

(六) 信用卡只限于持卡人及其附属卡持卡人进行购买商品、接受服务等消费或信用卡现金提取。持卡人不得利用中信银行信用卡进行虚假交易等欺诈活动套取银行信贷资金、积分、奖品或增值服务，否则中信银行有权撤销该部分积分、强制更换卡片或重置密码、降低或取消信用额度、限制用卡、要求提前偿还全部应还款项等措施。具体请参考《中信银行信用卡（个人卡）领用合约》。

vi. Credit cards are limited to purchases of goods, services or cash withdrawals by the Cardholder and supplementary cardholders. Cardholders may not use their CITIC Bank credit cards to obtain credit funds, Points, prizes or value-added services through fraudulent activities such as fraudulent transactions, otherwise CITIC Bank reserves the right to revoke the Points, force a card replacement or password reset, reduce or cancel the credit limit, restrict the use of the card, or require early repayment of the entire amount due. Please refer to the "CITIC Bank Credit Card (Personal Card) Acceptance Agreement" for details.

(七) 若持卡人因任何理由发生商品或服务退还（如发生退货等）而退还累积积分交易款项时，中信银行有权根据其取消的交易款项金额扣除持卡人已累积的积分。如在扣除相应积分前，持卡人已将积分兑换导致中信银行无足够积分余额可供扣除，中信银行有权向持卡人追回已兑换的积分，并有权将已兑换的积分按对应之市场公允价格的同等现金金额作为持卡人应还款项记入其账户。当持卡人未清偿时，不予销户。此外，中信银行亦保留对持卡人追究法律责任的权利。

vii. When the return and refund of goods or services (e.g., refund of goods, etc.) results in the returning the earned the Points, CITIC Bank reserves the right to deduct the Points earned by the Cardholder according to the amount of the cancelled transaction. If the Cardholder has already redeemed the Points before deducting the corresponding Points and CITIC Bank does not have sufficient Points balance for deduction, CITIC Bank reserves the right to reclaim the redeemed Points from the Cardholder and credit the redeemed Points to the Cardholder's account in the same cash amount as the corresponding fair market price. The account will not be cancelled when the Cardholder fails to settle the balance. In addition, CITIC Bank reserves the right to pursue legal liability against the Cardholder.

(八) 除特殊情况外，联名卡的线上线下交易积分到账时间一般 3 周内，积分会自动存入您的万豪旅享家会员账户。

viii. Except in special circumstances, the Points earned from online and offline transactions of the Co-brand Card will be automatically credited to your Marriott Bonvoy Membership Account within 3 weeks.

(九) 联名卡交易累积积分情况查询可拨打中信银行客服电话 4008895558 或者登陆合作方 (万豪旅享家) 会员账户查询。

ix. For inquiries on the Points earned from Co-brand Card transactions, please call CITIC Bank Customer Service at 4008895558 or visit the partner's (Marriott Bonvoy) Membership Account.

三、其他注意事项

1、中信银行与联名卡合作方为各自独立存在的、合法的、平等的法律责任主体，对各自的义务、债务和开支负责，双方之间不存在任何形式的委托、代理、联营、合伙等法律关系。双方互不承担连带责任。

2、持卡人积分的兑换及使用须遵守万豪旅享家相关条款及细则之规定。中信银行不负责就万豪旅享家规则的任何变动进行通知，对于持卡人使用万豪旅享家积分、参与万豪旅享家提供的活动或服务以及由此产生的或与此有关的任何争议或纠纷不承担任何责任。

III. Other Notes

1. CITIC Bank and the Co-brand Card partners are independent, legal and legally equal entities, responsible for their respective obligations, debts and expenses. There is no legal relationship of commission, agency, joint venture or partnership of any kind between the two parties. Both parties shall not be jointly and severally liable for each other.

2. Redemption and use of Cardholders' Points are subject to the relevant terms and conditions of Marriott Bonvoy. CITIC Bank shall not be responsible for notifying any changes to Marriott Bonvoy's program terms and conditions and shall not be liable for any dispute or controversy arising from or in connection with the use of the Marriott Bonvoy Points, participation in activities or services provided by Marriott Bonvoy.

四、收费标准 Rates and Fees Price List

中信银行万豪旅享家®联名卡遵从中信银行信用卡中心的各项收费标准，详见 <https://creditcard.ecitic.com/heyue/fuwujiamu.html>.

The interest rate, fees, penalties, other rates and fees of CITIC Marriott Bonvoy® Co-brand Card follow the consistent standard for all credit cards products of CITIC Bank Credit Card Center. Please check the price list at <https://creditcard.ecitic.com/heyue/fuwujiamu.html>.