

1. The promotion offer is valid from 2 April 2013 to 30 June 2013 (both dates inclusive, hereinafter called the "Promotion Period").
2. New Customer(s) refers to a customer who has not maintained any current, savings, time deposits or investment account(s) (either in sole name or being the primary account holder of a joint account) with China CITIC Bank International Limited (the "Bank") during the past 12 months.
3. This promotion offer only applies to New Customer (as defined in Clause 2) and existing customer who successfully opens and uses the PAYROLLplus Account (as defined in clause 4) during the Promotion Period. When customer ceases to use the PAYROLLplus Account for receiving automated payroll payments for two consecutive months, the relevant account will cease to be a valid PAYROLLplus Account and will be treated as a normal HKD savings account. To enjoy this promotion offer, the customer must maintain a valid PAYROLLplus Account.
4. Customer has to open a HKD savings account under the sole name of the customer and register the account as the payroll account for receiving automated payroll payments (as defined in clause 5) ("PAYROLLplus Account"). This PAYROLLplus Account shall be subject to the Bank's applicable terms and conditions, including the Terms and Conditions for Deposit Accounts, save as otherwise amended, revised or supplemented herein.
5. Automated payroll payments consist of those transactions with details including words such as "auto payroll", "payroll", "salary", "direct credit payroll", and "wages" on statements or in passbooks issued by the Bank, while standing instructions set up with the Bank and deposits via CHATS, telegraphic transfer, cash, or cheque are not acceptable as automated payroll payments. The customer is required to authorize his/her employer to disburse his/her salary by making automated payroll payments to his/her payroll account.
6. The credit card spending credit rewarded cannot be exchanged or converted into cash under any circumstances. The credit card spending credit should be used for retail purchase only and cannot be used for cash advance and settling the outstanding balance.
7. Auto Payroll Welcome Reward:
 - a. The auto payroll welcome reward (the "Reward") is only available to New Customers who successfully open the PAYROLLplus Account (as defined in Clause 4) during the Promotion Period and successfully arrange for his/her salary to be disbursed via automated payroll payment (as defined in Clause 5) into his/her PAYROLLplus Account for 3 consecutive months during the first 4 months from the date of registration of the PAYROLLplus Account.
 - b. To be eligible for the auto payroll welcome reward, the customer must have a minimum monthly payroll amount of HK\$20,000. Auto Payroll Welcome Reward is not applicable to existing customer.
 - c. The customer who meets the above requirements can enjoy the Reward according to the below table. The Reward will be given in the form of credit card spending credit.

Monthly Average Payroll Amount (HK\$)	Auto Payroll Welcome Reward (Credit Card Spending Credit in HK\$)
=>\$60,000 (for CITICfirst customer with total asset of HK\$1,000,000 or above)	\$1,700
=>\$60,000	\$1,200
\$40,000 - < \$60,000	\$800
\$20,000 - < \$40,000	\$400

- d. To receive the Reward, the customer must hold a valid credit card issued by the Bank. The Reward will be credited to the designated customer's credit card account within the 5th month from the date of registration of the PAYROLLplus Account without prior notice.
- e. The customer must still maintain a valid PAYROLLplus Account and a valid credit card when the Reward is credited to his/her credit card account. Otherwise, the Bank reserves the rights to cancel or terminate the Reward.
- f. Should the customer close the PAYROLLplus Account within 1 year from the date when the first automated payroll payment credited to the PAYROLLplus Account, the customer is required to reimburse the Bank for the credit card spending credit awarded by the Bank. The Bank will deduct the credited amount directly from the relevant credit card account of the customer without prior notice.
- g. Each customer is entitled to receive the Reward once only.
8. Preferential HKD Savings Deposit Interest Rate up to 1% p.a.
 - a. Once the PAYROLLplus Account has received the first automated payroll payment ("First Payroll Day"), a preferential HKD savings deposit interest rate of 1% p.a. will be offered to the PAYROLLplus Account for the first three months from the First Payroll Day, thereafter 0.1% p.a. will be offered. The maximum deposit amount that is entitled to the preferential HKD savings deposit interest rate is HK\$1,000,000. Any amount over HK\$1,000,000 will be subject to the prevailing HKD savings deposit interest rate.
 - b. Preferential HKD savings deposit interest will be credited to customer's PAYROLLplus Account according to the normal arrangement of interest payment (if any) of the respective savings account.

- c. When the customer fails to maintain a valid PAYROLLplus Account, the preferential HKD savings deposit interest rate will not be applicable to the PAYROLLplus Account starting from the day of ceasing to be a valid PAYROLLplus Account.
9. Preferential HKD Time Deposit Interest Rate:
- a. Customer can enjoy a preferential HKD time deposit interest rate of 1.2% p.a. if setting up a 6-month HKD time deposit of HK\$200,000 or above and maximum at HK\$3,000,000 with New Funds (as defined in Clause 9b) during the Promotion Period.
- b. New Funds refer to the funds, which are newly deposited into the Bank by the customer and are not transferred from any accounts of the Bank.
- c. The preferential HKD time deposit interest rate of 1.2%p.a equals to the sum of the prevailing board rate applicable for 6-month HKD time deposit as determined by the Bank as of the value day plus the bonus rate.
- d. The bonus rate will be paid in the form of cash rebate to be credited to customer's PAYROLLplus Account in September 2013.
- e. Customer is required to maintain a valid PAYROLLplus Account when the bonus rate in the form of cash rebate is credited to his/her PAYROLLplus Account. Otherwise, the Bank reserves the rights to disqualify customer's eligibility to receive the cash rebate.
10. Up to HK\$1,200 Credit Card Spending Credit in joining CITICfirst
- a. If the customer successfully joins CITICfirst, the customer will enjoy up to HK\$1,200 credit card spending credit. For details, please refer to the terms and conditions of CITICfirst Exclusive Welcome Offer.
11. Up to HK\$400 Credit Card Spending Credit for Direct Debit Authorization Instruction:
- a. Depending on the number of successful Direct Debit Authorization Instruction ("DDA") set up through any branches of the Bank (not including those submitted through merchants) during the Promotion Period, the customer will be entitled to the credit card spending credit as follows:
- | No. of DDA | Credit card spending credit
(Each successful DDA set up) |
|-----------------------------------|---|
| 1 st – 4 th | HK\$50 |
| 5 th – 6 th | HK\$100 |
- b. Each customer is entitled to a maximum of HK\$400 credit card spending credit.
- c. After successful setting up of DDA(s), the DDA(s) instruction should remain valid for 6 consecutive months after the set up.
- d. Credit card spending credit will be credited to the customer's credit card issued by the Bank on or before 30 September, 2013.
12. Travel Insurance Premium Discount
- a. On or before 30 June, 2014, customer can enjoy 30% premium discount on any travel insurance plan. The Bank is an insurance agent of Zurich Insurance Company Limited. The respective insurance plan mentioned in the leaflet is underwritten by Zurich Insurance Company Limited.
- b. Customer can get the premium discount upon enrollment. If customer enrolls via online, the discounted amount will be paid as cash rebate and credited to customer's PAYROLLplus Account within 8 weeks from the enrollment.
13. Perpetual Annual Fee Waiver for China CITIC Bank International Visa Platinum Card
- a. On or before 30 June, 2014, customer who successfully applies for the Bank's China CITIC Bank International Visa Platinum Card, can enjoy the perpetual annual fee waiver for the card.
- b. The Bank reserves the final approval right of the application of China CITIC Bank International Visa Platinum Card.
- c. Privileges applicable to China CITIC Bank International Cards are subject to relevant terms and conditions of the credit card. For details, please visit any of our branches.
14. Solicitor fee subsidy for mortgage
- a. Customer who successfully applies for a new residential property mortgage loan with an approved mortgage loan amount of HK\$2,000,000 or above and the mortgage loan is drawn down on or before 30 June, 2014, can get the solicitor fee subsidy of HK\$5,000 for the relevant mortgage. For refinancing applications from existing mortgage customers, only the net proceeds will be taken into account for this offer.
- b. The solicitor fee subsidy for mortgage will be credited into customer's repayment account maintained with the Bank in 2 working days after loan drawdown.
- c. This offer cannot be used in conjunction with any other mortgage offers.
15. General Banking Service Privilege
- a. Starting from the First Payroll Day until 30 June, 2014, customer can enjoy 50% handling fee discount on purchasing Gift Cheque and Cashier's Order.
16. The Bank reserves to right to delete, replace, supplement or amend these Promotional Terms & Conditions at any time without prior notice.
17. In case of any disputes, the decision of the Bank shall be final and binding.
18. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

 **中信銀行(國際)**
CHINA CITIC BANK INTERNATIONAL

你首選的中資銀行
The China Bank of Choice

全新「出糧*plus*」戶口 尊享豐厚回報



日期 Date	交易詳情 Transaction Details	支出 Withdrawal	存入 Deposit	結餘 Bal
01/2018	出糧戶口獎賞 Payroll Bonus		3,300	

開戶輕鬆可享高達
HK\$3,300禮遇

存款

請致電 2287 6788
www.cncbinternational.com/payrollplus

全新中信銀行(國際)「出糧*plus*」戶口，為你所賺取的爭取更高回報。由即日起至2013年6月30日，開立「出糧*plus*」戶口，可享高達HK\$3,300回贈及一系列優越禮遇，全面照顧你的各種理財需要。

高達HK\$3,300迎新禮遇

	信用卡免找數簽賬額高達
自動轉賬出糧獎賞	HK\$1,700
晉身CITIC <i>first</i>	HK\$1,200
設立直接付款授權服務指示	HK\$400

港元存款優惠

- 1.2%港元定期存款年利率優惠
- 高達1%港元儲蓄存款年利率優惠

全方位銀行服務優惠

保險

- 無限次投保旅遊保險，可享保費七折優惠

信用卡

- 永久免年費

按揭服務

- 按揭律師費津貼HK\$5,000

一般銀行服務

- 禮券及本票手續費半價優惠

特設上門開戶服務！

查詢詳情，請即親臨中信銀行(國際)各分行或致電
2287 6788
☎ www.cncbinternational.com/payrollplus

CITIC Bank International offers premium-banking services that reward your hard work. From now until 30 June, 2013, open a CITIC Bank International PAYROLL*plus* Account and earn up to HK\$3,300 bonus reward. Enjoy superior services and offers that meet all your financial needs.

Welcome Reward up to HK\$3,300

	Credit Card Spending Credit up to
Auto Payroll Welcome Reward	HK\$1,700
Joining CITIC <i>first</i>	HK\$1,200
Direct Debit Authorization Instruction	HK\$400

Preferential Hong Kong Dollar Deposit Privileges

- 1.2% p.a. HKD Time deposit rate offer
- Up to 1% p.a. HKD savings deposit rate offer

An Array of On-going Banking Services Privileges

Insurance

- Unlimited 30% premium discount for Travel Insurance

Credit Card

- Perpetual Annual Fee Waiver

Mortgage Service

- The solicitor fee subsidy for mortgage of HK\$5,000

General Banking Service

- 50% discount on gift cheque and cashier's order purchase

Door-to-Door Account Opening Service!

For more details, please visit any of our branches or call
2287 6788
☎ www.cncbinternational.com/payrollplus

「出糧*plus*」戶口優惠條款及細則：

- 推廣優惠於2013年4月2日起至2013年6月30日內有效(包括首尾兩日，下稱「推廣期」)。
 - 新客戶是指於過去12個月內未曾以個人或聯名戶口之基本持有人名義持有中信銀行(國際)有限公司(「本行」)支票、儲蓄、定期存款及投資戶口之客戶。
 - 本推廣適用於新客戶(定義見第2條)及現有客戶於推廣期內開立及使用「出糧*plus*」戶口(定義見第4條)。若客戶在連續兩個月內停止使用「出糧*plus*」戶口接收其自動轉賬出糧，有關戶口將停止作為有效的「出糧*plus*」戶口並視為一般港元儲蓄戶口。客戶須維持有效的「出糧*plus*」戶口，方可享有推廣優惠。
 - 客戶須以個人名義開立港元儲蓄戶口並登記該戶口作為接收自動轉賬出糧(定義見第5條)之出糧戶口(“「出糧*plus*」戶口”)。除本條款及細則另有修訂、更改或補充外，「出糧*plus*」戶口將受本行適用的條款及細則約束，包括存款賬戶條款。
 - 自動轉賬出糧包括於本行結單或存摺上顯示如「auto payroll」、「payroll」、「salary」、「direct credit payroll」及/或「wages」等字眼的交易項目，而於本行設立之「定期轉賬指示」、經電子過賬系統或電匯轉賬之存款、現金及支票存款一概恕不接受為自動轉賬出糧。客戶須授權其僱主將其自動轉賬出糧進誌於本行出糧戶口內。
 - 信用卡免找數簽賬額獎賞在任何情況下是不可兌換或轉換為現金。信用卡免找數簽賬額只可用於購物簽賬及不用於現金透支及清還結欠。
 - 自動轉賬出糧獎賞：
 - 自動轉賬出糧獎賞(「獎賞」)只適用於新客戶於推廣期內成功開立「出糧*plus*」戶口(定義見第4條)，並於「出糧*plus*」戶口登記日起計首4個月內，成功接收3個連續月份之自動轉賬出糧(定義見第5條)。
 - 客戶之每月最低出糧金額須為HK\$20,000，方可獲自動轉賬出糧獎賞。自動轉賬出糧獎賞不適於現有客戶。
 - 客戶若符合上述要求，可享受以本行信用卡免找數簽賬額形式之獎賞。
- | 每月平均出糧金額 (HK\$) | 自動轉賬出糧獎賞 (信用卡免找數簽賬額(HK\$)) |
|--|----------------------------|
| =>\$60,000 (適用於CITIC <i>first</i> 客戶，總資產達\$1,000,000或以上) | \$1,700 |
| =>\$60,000 | \$1,200 |
| \$40,000 - < \$60,000 | \$800 |
| \$20,000 - < \$40,000 | \$400 |
- 客戶必須持有有效之本行信用卡以獲取獎賞。獎賞將於「出糧*plus*」戶口登記日起計第5個月內以免找數簽賬額形式進誌客戶指定的本行信用卡賬戶內，而不作事前通知。
 - 客戶須於獎賞進誌其信用卡賬戶時，仍維持有效的「出糧*plus*」戶口及有效的信用卡賬戶，方可獲得獎賞。否則本行有權取消客戶獲得獎賞的資格。
 - 如客戶於首次自動轉賬出糧交易後1年內取消「出糧*plus*」戶口，該客戶須全數退回本行已進誌之免找數簽賬額予本行。本行有權於客戶有關之信用卡賬戶扣除該免找數簽賬額而無須事前通知。
 - 每位合資格客戶只可享受獎賞1次。
- 港元儲蓄存款年利率高達1%優惠
 - 客戶須以「出糧*plus*」戶口成功接收其自動轉賬出糧(「首次出糧日」)。首次出糧日起首3個月，「出糧*plus*」戶口可享1%優惠港元儲蓄存款年利率，其後可享0.1%港元儲蓄存款年利率。可獲港元儲蓄存款年利率優惠的最高存款額為HK\$1,000,000。高於HK\$1,000,000之存款，將以當時適用之儲蓄存款年利率計算。
 - 優惠港元儲蓄存款年利率將根據港元儲蓄存款戶口本身所指定的派息日(如有)存入客戶之「出糧*plus*」戶口內。
 - 若客戶未能維持有效的「出糧*plus*」戶口，在「出糧*plus*」戶口結束日起，優惠港元儲蓄存款年利率將不適用。
 - 1.2%港元定期存款年利率優惠
 - 客戶於推廣期內以最低HK\$200,000及最高HK\$3,000,000之新資金(定義見第9b條)敝做港元6個月定期存款，可享港元定期存款年利率1.2%優惠。
 - 新資金指客戶新存入且並非從本行任何戶口轉賬而來的資金。

- 港元定期存款年利率1.2%優惠將按起息日當時銀行釐定之港元6個月之定期存款掛牌年利率，加上額外年利率。
 - 額外年利率將於2013年9月內以現金回贈方式存入「出糧*plus*」戶口內。
 - 客戶須於現金回贈存入「出糧*plus*」戶口時，仍維持有效的「出糧*plus*」戶口，方可獲得獎賞。否則本行有權取消客戶獲得獎賞的資格。
- 晉身成為CITIC*first*可享高達HK\$1,200免找數簽賬額優惠
 - 晉身成為CITIC*first*之高達HK\$1,200免找數簽賬額。有關此優惠條款及細則，詳情請參閱有關CITIC*first*客戶尊享迎新禮遇。
 - 設立直接付款授權指示之高達HK\$400免找數簽賬額優惠
 - 客戶透過本行各分行遞交直接付款授權服務申請(即不包括直接向有關商戶遞交之申請)，可享下列之信用卡免找數簽賬額：

直接付款授權服務指示	信用卡免找數簽賬額(成功設立每一項)
第一至第四項	HK\$50
第五至第六項	HK\$100

- 每位客戶最多可獲享HK\$400信用卡免找數簽賬額。
 - 所有客戶必須於成功設立直接付款授權指示後6個月仍維持該指示之有效性。
 - 信用卡免找數簽賬額將於2013年9月30日或以前存入客戶之有效信銀國際信用卡戶口。
- 旅遊保險計劃優惠
 - 於2014年6月30日或以前，成功投保旅遊保險計劃，可享七折保費折扣優惠，次數不限。本行為蘇黎世保險有限公司之保險代理商。單張內所指之保險產品由蘇黎世保險有限公司承保。
 - 客戶可於投保時即時獲享折扣優惠。唯經網上投保，有關折扣會於投保後8個星期內以現金回贈方式存入「出糧*plus*」戶口內。
 - 信銀國際VISA白金卡之永久免年費優惠
 - 於2014年6月30日或以前，客戶成功申請信銀國際VISA白金卡，可享永久免年費。
 - 本行保留對有關信銀國際VISA白金卡申請之最終批核權。
 - 有關信銀國際白金VISA卡之優惠須受有關條款及細則約束。
 - 按揭律師費津貼
 - 於2014年6月30日或以前，客戶須成功獲批核所新申請之貸款額達HK\$2,000,000或以上的新住宅物業按揭貸款，並於期內提取有關按揭貸款後，可享HK\$5,000按揭律師費津貼。現有按揭客戶之加按及重按申請，只有淨金額會被計算於有關優惠所要求的按揭貸款額。
 - 按揭律師費津貼將於提取有關貸款後的2個工作天內存入客戶於本行開立的還款戶口。
 - 此優惠並不可與其他按揭優惠同時享用。
 - 一般銀行服務優惠
 - 由首次出糧日起至2014年6月30日，於本行購買禮券或本票，可享手續費半價優惠。
 - 本行保留權利可隨時刪除、取代、增補或修改本推廣條款及細則而不用給予事先通知。
 - 如有任何爭議，本行將有最終決定權。
 - 倘若本優惠推廣條款及細則的中、英文版本有任何差異，概以英文版本為準。