

## Terms and Conditions for 2025Q4 CITICfirst Promotion ("Promotion"):

### A. General Terms and Conditions:

1. Unless specified, the promotion period of these promotions runs from 1 October 2025 to 31 December 2025 (both dates inclusive, "Promotion Period").
2. CITICfirst Wealth Management service ("CITICfirst") is only applicable to personal customers.
3. CITICfirst customers are required to maintain a daily average Relationship Balance of HK\$1,000,000 (or equivalent) or above with China CITIC Bank International (the "Bank"). Or else, the Bank may suspend or terminate his/her CITICfirst service, or debit the CITICfirst maintenance fee, with or without prior notice to the customers.
4. Relationship Balance includes the following (whether in sole name or joint names under the same personal identity number):
  - Deposit balances of HKD / foreign currency savings accounts and time deposits accounts, HKD / foreign currency current accounts, NOW account and One Account "Deposit"
  - Investment portfolio balance of One Account "Investment" including securities, investment funds, bonds, currency-linked deposit, structured deposit, equity-linked investment and structured notes;
  - Outstanding loan amount/balance on lending facilities including personal line of credit, installment loans, credit cards and secured overdraft facilities; and
  - 10% of the outstanding loan amount on mortgages
5. **"New-To-Bank Customer"** refers to:

Customer who does not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint names account) with the Bank within the 12 months immediately preceding the account opening month of CITICfirst service.
6. **"Upgraded Customer"** refers to:

Customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint names account) with the Bank before the joining month of CITICfirst but has not taken up CITICfirst or CITICdiamond or Private Banking service within the 12 months immediately preceding the joining month of CITICfirst service, and successfully upgraded to CITICfirst.
7. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and the whole or any part of the Promotional Terms and Conditions at any time without notice, and shall not bear any responsibility arising out of or in connection with such amendment, suspension, cancellation or termination.
8. For joint account customers, only the primary account holder is entitled to these promotions.
9. These promotions are not applicable to all staff of the Bank.
10. In case of any dispute arising out of or in connection with these promotions, the decision of the Bank shall be final and binding on the eligible customer.
11. Except as otherwise expressly stated in these Promotional Terms and Conditions, no one other than a party to these Promotional Terms and Conditions may enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Promotional Terms and

Conditions entitles any third party to enforce any term of these Promotional 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 Promotional Terms and Conditions without the consent of that third party.

12. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.
13. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

#### **B. Terms and Conditions specific to CITICfirst Wealth Management Service Fee Waiver**

1. New-To-Bank Customer and Upgraded Customer who successfully opened / upgraded to CITICfirst during the Promotion Period ("Eligible Customer") can enjoy the First 2-Quarter CITICfirst Wealth Management Service Fee Waiver (First 2-Quarter Fee Waiver Offer starts from the quarter where the Eligible Customer who become CITICfirst customer) ("First 2-Quarter Fee Waiver Offer").
2. New-To-Bank Customer and Upgraded Customer who successfully obtained the mortgage loan approval from China CITIC Bank International Limited, signed the Letter of Offer with Mortgage loan drawdown amount of HK\$2,000,000 or above and setup designate account as mortgage repayment account (sole or joint name account) during the Promotion Period ("Mortgage Loan Customer"), can enjoy the First 2-Year CITICfirst Wealth Management service fee waiver (First 2-Year waiver offer starts from the quarter where the Mortgage Loan Customer who successfully applied and obtained the mortgage loan approval) ("First 2-Year Fee Waiver Offer").
3. Upon expiration of the fee waiver period, if the average daily Relationship Balance of Eligible Customer and Mortgage Loan Customer within the quarter falls below HK\$1,000,000, a service fee of HK\$600 will be charged for the quarter. For details, please refer to the Bank Service Fees and Charges which can be obtained at any of our branches or download at  
[https://www.cncbinternational.com/\\_document/bank-service-fees-and-charges/en/bank-service-fees-and-charges.pdf](https://www.cncbinternational.com/_document/bank-service-fees-and-charges/en/bank-service-fees-and-charges.pdf).
4. First 2-Year Fee Waiver Offer is applicable to all types of property mortgage loan application, including new mortgage loan, transfer mortgage, re-mortgage and further charge.
5. If Eligible Customers and Mortgage Loan Customers entitled both First 2-Quarter and First 2-Year CITICfirst Wealth Management Service Fee Waiver at the same time, the bank will give the longer fee waiver period to Eligible Customers and Mortgage Loan Customers (i.e. First 2-Year CITICfirst Wealth Management Service Fee Waiver), and First 2-Quarter CITICfirst Wealth Management Service Fee Waiver will not be applicable. Eligible Customer and Mortgage Loan Customer who has taken up CITICfirst service within the 12 months immediately preceding the joining month of CITICfirst service, will not be eligible to this offer.

#### **C. Terms and Conditions specific to the "Privileged offer for Appointment Gift":**

1. The promotion period is from 1 October 2025 to 31 December 2025 (both dates inclusive, "Appointment Gift Promotion Period").

2. During the Appointment Gift Promotion Period, CITIC*first* customers who completed the financial review at any of the Bank's branch will be entitled up to HK\$300 gift.
3. Appointment Gift is available on a first-come-first-served basis and while stock last.
4. CITIC*first* customer can only enjoy this offer once during the Appointment Gift Promotion Period.
5. Lost or damaged of the Gift will not be replaced or re-issued. The Gift cannot be redeemed for cash, refunded or exchanged for any other products or services.

**D. Terms and Conditions specific to other wealth management product offers:**

Terms and conditions apply. For details, please visit the relevant products page or contact our branch staff.

This promotional material does not itself constitute an offer of, or an invitation by or on behalf of the Bank to any person to purchase or acquire or invest in any investment products.

China CITIC Bank International Limited is an authorized institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

This promotional material is issued by China CITIC Bank International Limited. Its contents have not been reviewed by the Securities and Futures Commission in Hong Kong.

All Terms and Conditions and Bank Service Fees and Charges related to this application or services will be provided in non-paper based format. You are recommended to download and store all relevant documents for future reference on <https://www.cncbinternational.com/tnc/en/index.jsp> within 3 months, otherwise you may not be able to access or download such version of the documents subsequent to expiration. If you require the paper-based format, please visit any of our branches.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/> The Bank's staff will call you to confirm the arrangement if you submit such request online.