中信银行(国际)
CHINA CITIC BANK INTERNATIONAL

Terms and Conditions for 2026 November Limited-Time New Customer "MOTION Deposit" Cash Reward Offer (the "Promotion"):

1. The Promotion Period of the Promotion will run from 1 November 2026 to 30 November 2026 (both dates inclusive, "**Promotion Period**").
2. The Promotion is only applicable to customer who does not hold any account including current, savings, time deposits, securities or investment accounts (either in sole name or joint names account) with China CITIC Bank International Limited (the **"Bank"**) within the 12 months immediately preceding the account opening month except the existing China CITIC Bank International Limited Credit Cardholder and customer will NOT be considered as having held any account with the Bank **("New-To-Bank Customer").**
3. The Promotion is only applicable to **"New-To-Bank Customer" who fulfilled ALL following conditions** within the Promotion Period and the following requirements i – iv ("**Eligible New Customer**"):
   i. Joins CITIC*first* or opens a savings and/or current account successfully (for joint account, only the primary account holder is entitled to the Reward of this Promotion); and
   ii. Download inMotion mobile app and successfully login at least once every month during the Fund Retention Period; and
   iii. Agrees to turn on "Receive Marketing Push Notification"; and
   iv. Subscribes eStatement service of Consolidated Statement
4. Eligible New Customer must register 2026 November HKD/USD/CNY MOTION Deposit successfully with Multi-currencies Statement Savings Account under sole name (**"Registered Account"**) during the Designated Period stated in Schedule below with Eligible Fund placed in the Registered Account during the Registration Period, and maintain the Fund Amount until the end of Fund Retention Period ("**Eligible MOTION Deposit**"), in order to enjoy Cash Reward stated in Appendix 1 . ("**Cash Reward**").

Schedule

Date of Bank Account Opened successfully (both dates inclusive)	MOTION Deposit Registration Period (both dates inclusive)	Fund Retention Period
1 November 2026 to 30 November 2026	1 November 2026 to 30 November 2026 10pm	30 November 2026 to 28 Feb 2027

Appendix 1

Eligible Fund (HKD or equivalent)	Cash Reward
HKD 1,500,000 or above	HKD 3,000
HKD 1,000,000 – Below HKD 1,500,000	HKD 1,500
HKD 500,000 – Below HKD 1,000,000	HKD 600
HKD 300,000 – Below HKD 500,000	HKD 300
HKD 100,000 – Below HKD 300,000	HKD 100

Example

	Illustration *	Cash Reward
1	• New Customer who joined CITIC*first* successfully through inMotion on 1 November 2026 • Registered **HKD** MOTION Deposit successfully in the same day while deposit HKD 2,000,000 Eligible fund • **Maintain HKD 2,000,000 until 28 February 2027** • **Total amount of Eligible Fund is HKD 2,000,000**	HKD 3,000

2	• New Customer who opened savings account through inMotion successfully on 1 November 2026
	• Registered in the same day respectively
	  ○ **HKD** MOTION Deposit while deposit HKD 300,000 Eligible fund; **and**
	  ○ **USD** MOTION Deposit while deposit USD 50,000 Eligible fund
	• **Maintain HKD 300,000 and USD 50,000 until 28 February 2027**
	• **Total amount of Eligible Fund is HKD 300,000 and USD 50,000**
		HKD 600

3	• New Customer who joined CITIC*first* successfully through inMotion on 1 November 2026 • Registered **HKD** MOTION Deposit successfully in the same day while deposit HKD 2,000,000 Eligible fund • Transfer out HKD 1,000,000 on 20 December 2026 while **maintain HKD 1,000,000 afterwards until 28 February 2027** • **Total amount of Eligible Fund is HKD 1,000,000**	HKD 1,500

4	• New Customer who opened savings account through inMotion successfully on 1 November 2026
	• Registered in the same day respectively
	  ○ **HKD** MOTION Deposit while deposit HKD 300,000 Eligible fund; **and**
	  ○ **USD** MOTION Deposit while did not deposit any USD Eligible fund
	• Transfer out HKD 300,000 on 20 December 2026 while **maintain HKD 0 afterwards until 28 February 2027**
	• **USD Fund amount maintain as USD 0 after registration**
	• **Total amount of Eligible Fund is HKD 0 and USD 0**
		HKD 0

**Assuming the New Customer has already met the requirements set out in clauses 3.i–iv above, as well as any other requirements specified in this Terms and Conditions.*

5. Each Eligible New Customer will be entitled to the Cash Reward once only during the Promotion Period. In case the Eligible Fund amount in November 2026, December 2026, January 2027 and February 2027 are different in record, Eligible New Customer's Eligible Fund amount at the end of Fund Retention Period will be used in determining Reward Amount. If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation to the Eligible Fund amount. The equivalent amount in respective currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank.
6. Each Eligible New Customer can register more than one currency of MOTION Deposit and deposit respective Eligible Fund. Total Eligible Fund amount of this Promotion is calculated based on sum up of the Eligible Fund of all currencies MOTION Deposit.
7. Eligible New Customer must meet the respective currency's minimum Eligible Fund Amount requirement in the Registered Account on at least one business day during the Registration Period to be entitled as part of the applicable Eligible Fund of Eligible MOTION Deposit. If the Eligible Fund in the Registered Account has never met the respective minimum requirement from the registration date to the end of Registration Period, Eligible Fund in the Registered Account will not be entitled as part of the applicable Eligible Fund of Eligible MOTION Deposit. The registration of MOTION Deposit will be cancelled automatically upon the expiry of the Registration Period.

Currency	Minimum Eligible Fund Amount

HKD	HKD 10,000
USD	USD 2,000
CNY	CNY 10,000

8. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible Fund" and "New Fund".
    - Eligible Fund
        - During the Registration Period: Eligible Fund refers to the day-end New Fund amount placed in the registered account.
        - After registration, customer can continue to deposit Eligible Funds into the Registered Account within the Registration Period.
        - After the Registration Period: Eligible Fund at the end of the Registration Period will be fixed as the maximum amount entitled for Cash Reward. If customer withdraw funds from the registered account, the Eligible Fund amount count for the Cash Reward may be decreased.
        - After the end of Registration Period, any further new funds deposited in the Registered Account will not be entitled to Eligible Fund and cannot enjoy the Cash Reward.
    - New Fund
        - New Fund is calculated based on the net increase of day-end Total Deposit balance* and the Total Deposit balance of the previous month's last business day, deducted by the sum of principal amount which has been entitled to new fund Time Deposit offer within the calendar month.

        (*If that day is not a business day, the Total Deposit balance of the previous business day will be used)
        - On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays, or funds have not been cleared and become available balance on the day, will be considered as the net increase of Total Deposit for the next business day.
        - Total Deposit refers to the aggregated amount of money held in all current accounts, savings accounts, One Account "Deposit" and time deposit opened and held with the Bank under the sole name of the customer or by the customer as the primary account holder of a joint account. In respect of any debit balance in a current account, the relevant balance will be treated as zero.
        - If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation to the Eligible Fund amount. The equivalent amount in respective currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank.
9. Customer segment of Eligible New Customer will be counted based on the account opening month.
10. The Bank will credit the Cash Reward to the Eligible New Customer's HKD sole name deposit account (savings and/or checking account) of the Bank ("**Cash Reward Crediting Account**") on or before 30 **April 2027**.
11. At the time of collecting the Cash Reward, the Eligible New Customer should **still maintain the enablement of "Receive Marketing Push Notification" , e-Statement Service of Consolidated Statement, inMotion service, MOTION Deposit Registered Account AND Cash Reward Crediting Account must remain valid and not cancelled or terminated with the Bank**, otherwise the Cash Reward will be forfeited.
12. For joint account customers, only the primary account holder is entitled to this Promotion.
13. This Promotion is not applicable CITIC*diamond*, Private Banking customers and all staff of the Bank.
14. The MOTION Deposit shall be subject to the Bank's applicable Terms and Conditions, including the Terms and Conditions for Deposit Accounts, and the confirmation issued by the Bank.

15. 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.
16. In case of any dispute arising out of or in connection with this Promotion, the decision of the Bank shall be final and binding on the Eligible New Customer.
17. 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.
18. 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.
19. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

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.

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