

「中信銀行（國際）x 中電商業客戶專享開戶優惠及特惠存款利率推廣」優惠條款及細則

A. 「中信銀行（國際）x 中電商業客戶專享開戶優惠及特惠存款利率推廣」條款及細則

1. 「中信銀行（國際）x 中電商業客戶專享開戶優惠及特惠存款利率推廣」（「本推廣」）由中信銀行（國際）有限公司（「本行」）及中華電力有限公司（「中電」）合作推出，推廣期為 2026 年 10 月 1 日至 2027 年 3 月 31 日（包括首尾兩天）（「推廣期」）。
2. 合資格客戶之定義： 本推廣只適用於符合以下所有條件之本行全新商業客戶（「合資格客戶」）參與：
 - 為於香港註冊或成立的有限公司、合夥企業或獨資企業；
 - 該公司的所有相關人士（包括但不限於董事、股東及授權簽署人）均須為自然人，並持有有效香港身份證或中華人民共和國居民身份證。
 - 自開戶日起計過去 12 個月內未曾持有本行之任何商貿理財戶口的企業客戶。（註：本推廣不適用於本行的現有個人客戶及商業客戶，或任何未能符合上述經「商務動感銀行」開戶條件之其他商業客戶。）
3. 優惠一：豁免開戶相關費用（「優惠一」）
合資格客戶必須於推廣期內，透過「商務動感銀行」流動應用程式輸入邀請碼「GREENPAY」 成功開立港元綜合貨幣結單儲蓄存款戶口方可獲豁免開戶費（港元 \$1,200）及公司查冊費（港元 \$300）。
4. 優惠二：港元特惠存款年利率（「優惠二」）
合資格的客戶符合優惠一的資格，透過中電網站上列出的用於繳納中電電費的指定渠道成功設立並維持有效之直接付款授權（DDA），以自動轉賬方式繳付中電電費。本行將根據核實記錄並按以下「維護及生效月」列表內的生效月底時自動向維持有效 DDA 的合資格客戶持有於本行的港元綜合貨幣結單儲蓄存款戶口發放約一個月的港元特惠存款年利率利息，最長可享六個月優惠。詳情及機制如下：
 - 若合資格客戶於指定推廣月份內維持有效之中電 DDA 自動轉賬設定（「維護月 N」），其指定港元綜合貨幣結單儲蓄存款戶口將可於「維護月」對應之「生效期（N+2）」內，獲享為期約一個曆月的特惠存款利率 i.e. 額外年利率每年 1.4%將加在現有一般港元年利率上。
 - 合資格客戶將可於有效的港元綜合貨幣結單儲蓄存款戶口獲享特惠存款年利率。額外存款年利率會加在現有一般存款年利率上，並只會適用於港元綜合貨幣結單儲蓄存款戶口內的資金。
 - 客戶須於優惠進誌時，仍維持有效的港元綜合貨幣結單儲蓄存款戶口，方可獲得獎賞。
 - 維護月份與生效月份對照如下：

維護月 (N)	生效期 (N+2) (特惠存款利率適用日期)	指定港元綜合貨幣結單儲蓄存款戶口的最高資金
2026 年 10 月維持有效 DDA	2026 年 12 月 1 日至 2027 年 1 月 3 日	HKD500,000,000
2026 年 11 月維持有效 DDA	2027 年 1 月 4 日至 2027 年 1 月 31 日	HKD500,000,000
2026 年 12 月維持有效 DDA	2027 年 2 月 1 日至 2027 年 2 月 28 日	HKD500,000,000
2027 年 1 月維持有效 DDA	2027 年 3 月 1 日至 2027 年 3 月 31 日	HKD500,000,000
2027 年 2 月維持有效 DDA	2027 年 4 月 1 日至 2027 年 5 月 2 日	HKD500,000,000
2027 年 3 月維持有效 DDA (最後推廣期)	2027 年 5 月 3 日至 2027 年 5 月 31 日	HKD500,000,000

- 利率調整條款： 本行提供之目標特惠存款利率 i.e. 額外存款年利率為每年 1.4% p.a.將加在現有一般港元年利率上。本行保留權利，可根據當時市場狀況，於每個優惠生效期開始時（即該生效期首個工作日）調整適用於該月份之實際特惠年利率，恕不另行通知。

5. 取消資格： 如有下列任何情況，合資格客戶將不獲享優惠一及/或優惠二的資格：

- 客戶於開戶時未有輸入指定邀請碼「GREENPAY」；或
- 合資格客戶於特惠存款利率生效前或生效期間取消 DDA 自動轉賬授權；或
- 合資格客戶於本行的商業戶口於推廣期內至獎賞派發期間被取消、終止、暫停或凍結；或
- 合資格客戶被本行發現涉及任何欺詐、濫用或違反本條款及細則或任何本行認為不誠實之行為；或
- 合資格客戶違反本行現行之任何商業賬戶條款及細則或任何其他適用條款與條件（如適用）。

6. 本行有權取消客戶獲得優惠的資格。

B. 一般條款及細則：

1. 本行就所有合資格客戶之開戶、邀請碼認證、DDA 設定記錄及獎賞資格認定，保留最終決定權。
2. 本行毋須就中電或任何第三者服務供應商之服務質素、失誤、延誤或任何其他事宜承擔任何責任。
3. 本行或中電保留隨時暫停、更改或終止本推廣活動及修訂本條款及細則之權利，而毋須另行通知。如有任何爭議，本行及中電保留最終決定權。
4. 除本行、中電及合資格客戶外，任何人均無權根據香港法例第 623 章《合約（第三者權利）條例》強制執行本條款及細則之任何條款。
5. 本優惠條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋
6. 中英文版本如有任何歧異，概以英文版本為準。

Terms and Conditions for "CNCBI x CLP Business Customers Account Opening & Preferential Savings Rate Promotion"

A. Terms and Conditions specific to "CNCBI x CLP Business Customers Account Opening & Preferential Savings Rate Promotion"

- 1) The "CNCBI x CLP Business Customers Account Opening & Preferential Savings Rate Promotion" ("The Promotion") is launched by China CITIC Bank International Limited ("the Bank") and CLP Power Hong Kong Limited ("CLP"), running from 1 October , 2026 to 31 March, 2027, both dates inclusive ("Promotion Period").
- 2) Definition of Eligible Customers: The Promotion is applicable exclusively to new to the Bank business customers who meet all of the following requirements ("Eligible Customers"):
 - Registered or incorporated in Hong Kong as a limited company, partnership, or sole proprietorship; and,
 - All relevant individual(s) of the company (including but not limited to directors, shareholders and authorised signatories) should be natural person(s) holding a valid Hong Kong Identity Card (HKID) or People's Republic of China Resident Identity Card (PRCID).
 - Business Customers who have not maintained any Business Now Account with the Bank during the past 12 months from the date of account opening.

(Note: This Promotion is not applicable to the Bank's existing personal and business customers or any other business customers who do not fulfill the aforementioned eligibility criteria for account opening via "Business in Motion".)

- 3) Offer 1: Waiver of Account Opening Fees ("Offer 1")
To enjoy a full waiver of the Account Opening Fee (HK\$1,200) and Company Search Fee (HK\$300), Eligible Customers must successfully open an HKD Multi-currencies Statement Savings Account ("MCSSA") via the "Business inMotion" app using the invitation code "GREENPAY" during the Promotion Period.
- 4) Offer 2: Preferential Savings Rate ("Offer 2")
Eligible Customers who fulfill the eligibility criteria for Offer 1 must successfully set up and maintain an active Direct Debit Authorization (DDA) instruction through the designated channels listed on CLP website for their CLP electricity payments ("DDA Instructions") during the Promotion Period. The Bank will based on its internal records and offer Eligible

Customers who maintain an active DDA will be entitled to a preferential HKD savings interest on a monthly basis will be applied to the Eligible Customer's HKD MCSSA maintained with the Bank for approximately one month at a time in the effective month end, up to a maximum of six months according to the "Maintenance and Effective months" table below . Offer details & mechanism are as follows:

- Eligible Customer who maintains an active DDA Instructions for CLP during a given month within the Promotion Period ("Maintenance Month "), the Eligible Customer's designated HKD MCSSA will be entitled to a preferential savings rate i.e. bonus interest rate of 1.4% p.a. on top of prevailing HKD saving interest rate for approximately one month in the second calendar month following the Maintenance Month ("Effective Period").
- Eligible Customers can be entitled to the preferential savings rate includes the bonus interest rate which will only be applied to the amount in the HKD MCSSA.
- Eligible Customers must still maintain a valid HKD MCSSA account when the preferential savings rate is entitled to him/her.
- The correspondence between Maintenance Months and Effective Months is as follows:

Maintenance Month (N)	Effective Period (N+2) (Preferential savings rate Applicable Dates)	Maximum fund in designated HKD MCSSA account
Maintain active DDA instructions in October 2026	From 1 December 2026 to 3 January 2027	HKD500,000,000
Maintain active DDA instructions in November 2026	From 4 January 2027 to 31 January 2027	HKD500,000,000
Maintain active DDA instructions in December 2026	From 1 February 2027 to 28 February 2027	HKD500,000,000
Maintain active DDA instructions in January 2027	From 1 March 2027 to 31 March 2027	HKD500,000,000
Maintain active DDA instructions in February 2027	From 1 April 2027 to 2 May 2027	HKD500,000,000
Maintain active DDA instructions in March 2027 (Final Promotion Period)	From 3 May 2027 to 31 May 2027	HKD500,000,000

- Rate Adjustment Provision: The preferential savings rate i.e. bonus interest rate of 1.4% p.a on top of prevailing HKD saving interest rate provided by the Bank. The Bank reserves the right to adjust the actual bonus interest rate applicable to each Effective Period at the beginning of such period (i.e., the first business day of the period) based on prevailing market conditions without prior notice.
- 5) Disqualification: Eligible Customers will not be eligible for Offer 1 and/or Offer 2 under any of the following circumstances:
- i. The customer fails to input the designated invitation code "GREENPAY" upon account opening; or
 - ii. The Eligible Customer cancels the DDA Instruction setup prior to or during the rate effective period; or
 - iii. The Eligible Customer's business account with the Bank is canceled, terminated, suspended, or frozen during the Promotion Period or fulfillment period; or
 - iv. The Eligible Customer is found by the Bank to have engaged in any fraud, abuse, or violation of these Terms and Conditions, or any behaviour deemed dishonest by the Bank; or
 - v. The Eligible Customer breaches the Bank's prevailing General Account Terms and Conditions or any other Specific Terms and Conditions if applicable.
- 6) The Bank reserves the rights to cancel or terminate these Offers.

B. General Terms & Conditions:

1. The Bank reserves the right of final decision regarding account opening, invitation code verification, DDA setup, and reward eligibility for all Eligible Customers.
2. The Bank accepts no liability for the quality, errors, delays, or any other matters regarding the services provided by CLP or any third-party service providers.
3. The Bank and CLP reserve the right to suspend, vary, or terminate the Promotion and amend these Terms and Conditions at any time without prior notice. In case of any dispute, the decision of the Bank or CLP shall be final and conclusive.
4. No person other than the Bank, CLP, and the Eligible Client shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any of these Terms and Conditions.

5. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.