

Terms and Conditions of “Business Banking New Fund Deposit Coupon”:

A. General Campaign Details:

1. The promotion offer is valid from 29 May 2026 to 17 Aug 2026 (both dates inclusive, hereinafter called the "Promotion Period").
2. China CITIC Bank International Limited (the “Bank”) reserves the right to delete, replace, supplement or amend these Promotional Terms & Conditions at any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
3. In case of any matter of any disputes arising out of or in connection with this promotion offer, the decision of the Bank shall be final and binding.
4. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of fraud or abuse, the Bank reserves the right to immediately cancel the customer's entitlement to the application and pursue any violation without prior notice.
5. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in these offers as well as cancellation of the accounts.
6. Except as otherwise expressly stated in these Terms and Conditions, no one other than a party to these Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap.623 of the Laws of Hong Kong. Where any clause of these Terms and Conditions entitles any third party to enforce any term of these 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 Terms and Conditions without the consent of that third party.
7. 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.
8. 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 “ Business Banking New Fund Deposit Coupon” (the“Offer”)

1. The Offer is applicable to Business Banking customer who has been selected by the Bank and be considered as “Eligible Customer”.
2. HKD Deposit Coupon will be automatically assigned to eligible Customer and will be effective in promotion period.
3. Eligible Customer can be entitled to the Bonus Interest Rate which will only be applied to the HKD amount in the Multi-currencies Statement Savings Account in addition to the prevailing HKD savings rate as below table:

HKD Deposit Coupon

Offer	Deposit Coupon Effective Period	Bonus Interest Rate (p.a.)	Maximum Eligible New Fund
1	From the date 29 May 2026 until 17 Aug 2026	1.40%	HK\$500,000,000

4. Eligible New Fund on any particular day is calculated based on the net increase of Total Deposit balance between the particular day (“Reference Date”*) and the previous month of the promotion's last business day, deducted by the sum of principal amount which

has been used to place Time Deposit using new fund pricing within the calendar month. On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays will be considered as the net increase of Total Deposit balance 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. 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 in the eligible new fund amount. The equivalent amount in Hong Kong Dollar for foreign currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund". (*If the particular day is not a business day, the Reference Date will be the previous business day)

5. The prevailing saving rate may change from time to time at the Bank's sole and absolute discretion. Please refer to any of the branches and website for the latest savings rate.
6. Eligible Customer must maintain a valid MCSSA account when the Deposit Coupons entitled to him/her. Otherwise, the Bank reserves the rights to cancel or terminate the Offer.

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 6888 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.

「商業銀行新資金存款券」推廣優惠條款及細則:

A. 一般條款及細則

1. 推廣優惠於 2026 年 5 月 29 日至 2026 年 8 月 17 日內有效 (包括首尾兩日, 下稱「推廣期」)。
2. 本行保留權利隨時更改、暫停、取消或終止上述優惠及更改本推廣條款及細則, 而不作另行通知。本行亦恕不承擔任何有關優惠或條款更改或終止所引起的責任。
3. 如有任何爭議, 本行將有最終決定權。
4. 客戶如有違反本條款和細則或有任何欺詐或濫用的情況, 銀行保留權利直接取消客戶之申請資格及追究任何違規行為, 而毋須作事先通知。
5. 客戶如有任何欺詐或濫用成分, 本行將會取消其參與此推廣優惠之資格及其戶口。
6. 除此等推廣條款及細則另有明文訂明外, 此等推廣條款及細則訂約方以外的任何人士概不可按照《合約(第三者權利) 條例》(香港法例第 623 章)的規定強制執行此等推廣條款及細則的條款或享有其利益。倘此等推廣條款及細則的任何條文明確賦予任何第三方權力根據《合約(第三者權利) 條例》執行此等推廣條款及細則任何條款, 則協議訂約方保留權利可在毋須該第三方同意的情況下修改該條款或此等推廣條款及細則任何其他條款。
7. 本條款及細則須受香港特別行政區法律管轄, 及受有關規定監管。任何由此產生或與之相關的爭議應提交至香港特別行政區法院處理。
8. 本推廣條款及細則之中、英文版本如有不同, 一概以英文版本為準。

B. 「商業銀行新資金存款券」條款及細則(“優惠”)

1. 此優惠適用於在推廣期內受本行篩選的商務理財客戶(“合資格客戶”)。
2. 港元優惠將自動登記給符合資格的客戶並將在推廣期間生效。
3. 合資格客戶將可於有效的港元綜合貨幣結單儲蓄戶口獲享額外年利率。額外年利率會加在現有一般港元年利率上, 並只會適用於港元綜合貨幣結單儲蓄戶口內的資金。詳見下表:

港元優惠

優惠	加息券有效期	額外年利率(p.a.)	最高合資格新資金
1	由 2026 年 5 月 29 日起至 2026 年 8 月 17 日	1.40%	HK\$500,000,000

4. 任何特定日子的合資格新資金是指當天(「參考日」*)之存款結餘總額減去優惠前一個月的最後一個營業日之存款結餘總額的淨增長, 扣減同一曆月內已享用新資金定期存款優惠之本金總額。於銀行營業日星期一至五晚上 10 時或星期六晚上 6 時後存入的資金, 將被視為下一個銀行營業日的存款結餘總額淨增長。「存款結餘總額」指在僅以有關客戶的名義於銀行開立及持有的所有往來戶口、儲蓄戶口、1 戶通“存款”及定期戶口內持有的款項總額。就往來戶口中的任何負結餘而言, 有關結餘將被視為零。如存款當中涉及外幣存款, 合資格新資金金額可能受浮動之外幣兌換率所影響。外幣的港元等值將按本行以絕對酌情權所釐定之外匯兌換率計

算。如對合資格新資金結餘的定義有任何爭議，本行保留最終決定權。（*如當天為非銀行營業日，參考日則會是上一個銀行營業日）

5. 本行保留隨時修改現有相關存款年利率及一般儲蓄存款年利率的唯一及最終決定權。閣下可向本行職員查詢及瀏覽本行網站了解最新之現有相關存款年利率及一般儲蓄存款年利率。
6. 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戶口，方可獲得獎賞。否則本行有權取消客戶獲得優惠的資格。

若閣下日後不欲收取本行發出的任何宣傳或推廣資料，閣下可隨時致電（852） 2287 6888 或於 <https://www.cncbinternational.com/contact-us/tc/> 提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。