

Notice of Amendment to the “Terms and Conditions for inMotion Services” under the Terms and Conditions for inMotion

Dear Valued Customer,

We would like to inform you that the “Terms and Conditions for inMotion Services” under the Terms and Conditions for inMotion (the “**Terms and Conditions**”) will be amended, with effect on 30 April 2023 (the “**Effective Date**”). We will send you a notification if there is any change on the Effective Date, please ensure your registered email address or mobile number in inMotion is valid for receiving email notification or SMS. You are advised to read and understand the following notes relating to the inMotion mobile application (the “**App**”) before you continue to use the App. The revised Terms and Conditions are as below (changes are underlined and highlighted in yellow):

Clause 1 – Definitions and Interpretation

Clause 1.1 – the highlighted content is **removed**

“**Linked-Bank Account**” means, in relation to a Customer, a bank account which is maintained by the Customer with a bank (approved by the Bank) in Hong Kong in the same name of the Customer;”

Clause 3 – Scope and Use of inMotion Services

(i) Clause 3.3 – the highlighted content is **added**

“3.3 Without prejudice to Clauses 3.1 and 3.2, the Customer acknowledges and agrees to the following possible restrictions and limitations which may be imposed by the Bank in respect of the inMotion Services unless the Bank otherwise permits:

3.3.1 For a New Customer who used a Hong Kong Identity Card **or a People’s Republic of China Resident Identity Card** for the Bank’s KYC purpose:

- (a) Before the Customer has completed the Full KYC Procedure, certain accounts, services, functions and transactions may not be made available to him;
- (b) Cash withdrawal and other forms of payment via or by the Bank’s counters, ATM or cheque deposit may not be permitted;
- (c) Only eStatement and eAdvice (if and when applicable) will be provided by the Bank. Subject to the agreement of the Bank, the Customer may choose to receive printed version of statement and advice (if and when applicable) by making an application through the Bank’s i-banking Service (only if the Customer has completed the Full KYC Procedure), customer service hotline or any other means as designated by the Bank from time to time;
- (d) Certain transactions will be subject to lower daily transaction limits from account opening day until successful completion of an internal review by the Bank. Generally, the internal review will take around two to four business days. The Customer can increase the daily transaction limits upon successful completion of the internal review through the Bank’s i-banking Service or any other means as designated by the Bank from time to time.”

(ii) Clause 3.3 – the highlighted content is **removed**

“3.3.2 For a New Customer who used a People’s Republic of China Resident Identity Card for the Bank’s KYC purpose:

- (a) Notwithstanding that the Bank has approved his application for use of the inMotion Services, the inMotion Services will not be made available to him unless he has remitted a sum into the inMotion Deposit Account from a Linked-Bank Account through Faster Payment System (“FPS”), Clearing House Automated Transfer System (“CHATS”) or such other payment channel approved by the Bank;
- (b) Before the Customer has completed the Full KYC Procedure, certain accounts, services, functions and transactions may not be made available to him;
- (c) Fund remittance or transfer to any other account which is not maintained by the Customer with the Bank may not be permitted (except fund remittance or transfer to the Linked-Bank Account and any other bank account which is maintained in the same name of the Customer from which any sum has been remitted into the inMotion Deposit Account through FPS, CHATS or such other payment channel approved by the Bank and the currency of the fund to be remitted or transferred is same as the currency of fund which has been deposited into the inMotion Deposit Account from the Linked-Bank Account, or as the case may be, from such other bank account as aforesaid);
- (d) Fund deposit into the inMotion Deposit Account or any other account opened under the inMotion Services may not be permitted (except fund deposit from the Linked-Bank Account and any other bank account which is maintained in the same name of the Customer from which any sum has been remitted into the inMotion Deposit Account through FPS, CHATS or such other payment channel approved by the Bank);

(e) Cash withdrawal and other forms of payment via or by the Bank's counters, ATM or cheque deposit may not be permitted;

(f) Only eStatement and eAdvice (if and when applicable) will be provided by the Bank. Subject to the agreement of the Bank, the Customer may choose to receive printed version of statement and advice (if and when applicable) by making an application through the Bank's i-banking Service (only for those who completed the Full KYC Procedure), customer service hotline or any other means as designated by the Bank from time to time."

The above amendments will take effect on the Effective Date and will be binding on you. If you do not agree to them, you shall not continue to use the App and shall uninstall the App.

Should you have any queries, please call the Bank's 24-hour Customer Service Hotline at (852) 2287-6767.

China CITIC Bank International Limited
April 2023