

## Terms and Conditions for CNCBI eLaisee Grand Lucky Draw Promotion

1. Unless otherwise indicated by China CITIC Bank International Limited (the “**Bank**”), the promotion period is valid from 28 Jan 2022 to 15 Feb 2022 (both dates inclusive)(“**Promotional Period**”). This elaisee Grand Lucky Draw Promotion (“**Promotion**”) is subject to applicable Terms and Conditions of the Bank, including General Terms and conditions, Terms and Conditions for Deposit Accounts, Terms and Conditions for Bank Services relating to Faster Payment System and Terms and Conditions for inMotion (the “**Promotional Terms and Conditions**”).
2. During the Promotion Period, the Bank will hold two phases of lucky draws (the “**Lucky Draws**”) on the following dates, please refer to the details as follows:

	Promotion Period*	Lucky Draw Day* (“ <b>Lucky Draw Day</b> ”)	Prizes (“ <b>Prize</b> ”)	Number of prize(s)
First Phase	00:00 a.m. 28 Jan 2022- 23:59 p.m. 6 Feb 2022	10 Feb 2022	HKD1,000 cash reward for each winner	100
Second Phase	00:00 a.m. 7 Feb 2022- 23:59 p.m. 15 Feb 2022	22 Feb 2022		100

\*Based on Hong Kong Time.

3. The Promotion is applicable to customers of the Bank who :  
 Successfully transferred with “Send Lai See” function via inMotion (HKD10 or above transaction) and with bank reference number generated for the transaction (“**Eligible transaction**”) during the Promotion Period (“**Eligible Customers**”).
4. The Lucky Draw is not applicable to any staff of the Bank.
5. Each Eligible Transaction will be enrolled to the lucky draw automatically without further registration and is entitled to one Lucky Draw chance (the “**Lucky Draw Chance**”) for respective phase of lucky draw. There is no limit to the number of chances for each Eligible Customer enrolled in the Lucky Draws. The maximum amount of Eligible Transactions the Eligible Customers can conduct will be subject to the restrictions and transaction limit of the i-banking service.
6. Each Eligible Customer is only entitled to one lucky draw prize in each phase of Lucky Draw.
7. Lucky Draw winners (the “**Winner**”, or collectively the “**Winners**”) will be randomly drawn from a list of Eligible Customers by a computer system of the Bank.
8. Lucky Draw results will be published on the Bank’s website within 3 business days after the date of respective Lucky Draw Date. SMS notifications will be sent to the prize winners within 1 week from the Lucky Draw Day. The Prize will be credited to the Winners’ debit bank account which the first Eligible Transaction was performed in respective Phase (“**Relevant account**”) within 2 weeks from the Lucky Draw Day.
9. The Relevant Account must remain valid, in good standing and not be cancelled or terminated when the Prize is credited, otherwise, the Prize shall be forfeited absolutely and shall not be paid to the Winner through any other means.
10. The Bank has the sole and absolute authority in determining if the customer and transactions are eligible for the purpose of this Lucky Draw.
11. No part of this Lucky Draw Prize is transferrable, exchangeable, returnable or redeemable for cash.
12. Eligible Customers who participate in the Lucky Draw represents the customer’s understanding of, acceptance and willingness to comply with these Promotional Terms and Conditions. In case of any breach of these Promotional Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the sole right to immediately cancel the customer’s entitlement to the Lucky Draw or the Lucky Draw Prize and pursue any violations without prior notice. The Bank shall

not be responsible for any disputes or liabilities arising from or caused by the Lucky Draw or the Lucky Draw Prizes. The Bank shall not be responsible for any related obligations or costs incurred by participating in the Lucky Draw.

13. In the event of any fraud and/or abuse committed by any person or any breach of these terms and conditions, the Bank shall have the sole discretion to forfeit his/her eligibility to the Promotion. The Bank reserve the right to cancel any transaction and/or take legal action to recover losses from relevant persons in such instances. The Bank further reserves the right to deduct the value of any Lucky Draw Prize from any account without prior notice.
14. The Bank reserves the right to delete, replace, supplement or amend any of these Promotional Terms and Conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection to this Lucky Draw, the decision of the Bank shall be final and conclusive.
15. 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 their 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 terms 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.
16. These Promotional Terms and Conditions shall be governed by the 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.
17. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.