

Promotional Terms and Conditions for Credit Card "Cash-In Installment Program" and Credit Card "Retail Purchase Installment Program" Lucky Draw (the "Credit Card Installment Lucky Draw")

1. Credit Card Installment Lucky Draw is applicable only for customers applying for and successfully drawing down "Credit Card Cash-In Installment Program" and/or "Card Retail Purchase Installment Program" with China CITIC Bank International Limited (the "Bank") from 1 July 2025 - 30 September 2025 ("Promotion Period") via inMotion Mobile App and fulfill the following requirements for designated loan amount ("Eligible Customers").

- Credit Card Cash-In Installment Program: Loan amount of HK\$3,000 or above; or
- Card Retail Purchase Installment Program: Loan amount of HK\$300 or above

Eligible Customers shall enjoy HK\$10 cash rebate and 1 chance to enter the lucky draw for each successful installment loan as described above. HK\$10 cash rebate and lucky draw chance are allowed to be unlimited.

2. Registration is not required for Credit Card Installment Lucky Draw. Winners will be randomly drawn from all Eligible Customers by computer upon an expiry of Promotion Period. Winners will be entitled to the following prizes.

Prizes		The number of winner
Grand Prize	HK\$50,000 Cash Rebate	1
Special Prize	HK\$2,000 Cash Rebate	10

3. Winner of the Grand Prize is not eligible to receive the Special Prize concurrently.

4. The Bank will notify winners of the Grand Prize and Special Prize ("Winners") via push notifications from inMotion on or before 31 December 2025. The HK\$10 cash rebate will not be provided with any further notice and will be directly credited to Eligible Customers' Credit Card account.

5. All Cash Rebate including HK\$10 cash rebate ("Cash Rebate") will be credited to Winners' and Eligible Customers' Credit Card account on or before 31 December 2025. Winners' and Eligible Customers' Credit Card account must be valid and in good condition without any late payment or early repayment at the time the Cash Rebate is given, otherwise the Bank reserves the right to cancel the Cash Rebate without prior notice.

6. To ensure receiving the relevant prize notification, Winners must turn on inMotion "Receive Marketing Push Notification" and "Receive Personalized Marketing Offers" and enable push notification for inMotion in the mobile device settings.

7. The Cash Rebate is not exchangeable, transferable, or redeemable for cash. The Cash Rebate can only be used to offset retail purchase transactions and cannot be used to settle any outstanding credit card statement balance. If the relevant Credit Card Account is voluntarily closed or involuntarily closed, the spending credit that is unused or yet to credit will be immediately forfeited upon the account closure.

8. Staff of the Bank are not entitled to participate in the Credit Card Installment Lucky Draw.

9. The Bank does not appoint any third parties to refer this application and process any application that was referred by a third party.

10. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for "Credit Card Cash-In Installment Program" and "Card Retail Purchase Installment Program".

11. This promotional terms and conditions are subject to "Credit Card Cash-In Installment Program" – Promotional Terms and Conditions and "Promotional Terms and Conditions for Credit Card "Retail Purchase Installment Program" - Applicable to application via inMotion Services".

12. The Bank reserves the right to amend, replace, suspend or cancel any of the above promotional terms and conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred. In case of any disputes, the decision of the Bank shall be final and conclusive.

13. These promotional terms and conditions are governed by the laws of Hong Kong and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.

14. 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 its 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.

15. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.