

Credit Card “Cash-In Installment Program”– Promotional Terms and Conditions of up to HK\$11,800 Cash Rebate:

1. The promotional period of up to HK\$11,800 Cash Rebate is from 2 October 2025 till 31 December 2025 (both dates inclusive) ("Promotion Period").
2. Customers who apply for and successfully draw down the Credit Card “Cash-In Installment Program” with China CITIC Bank International Limited (the “Bank”) via inMotion Mobile App with loan amount of HK\$30,000 or above and repayment tenor of 24 months or above ("Eligible Customer") shall be entitled to up to HK\$11,800 Cash Rebate. Details are as follows:

Loan Amount (HK\$)	Up to HK\$11,800 Cash Rebate (HK\$)	
	Repayment Tenor of 24/36 months	Repayment Tenor of 48/60 months
\$30,000 - \$69,999	\$200	\$300
\$70,000 - \$99,999	\$480	\$700
\$100,000 - \$199,999	\$780	\$1,300
\$200,000 - \$399,999	\$1,800	\$2,800
\$400,000 - \$799,999	\$3,800	\$5,800
\$800,000 or above	\$7,800	\$11,800

3. Cash Rebate Amount will be credited to Eligible Customer's Credit Card Account on or before 30 April 2026. Eligible Customer's 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
4. Each Eligible Customer can enjoy the promotional offer once during the Promotion Period. The offer shall not be used in conjunction with another promotional offers at the same time.
5. The Bank does not appoint any third parties to refer this application and does not process any application that was referred by a third party.
6. 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”.
7. 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.
8. 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.
9. 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.
10. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.