

Terms and Conditions of CNCBI Multi-Currency Debit Card Overseas Spending Lucky Draw (the "Lucky Draw")

1. The promotion period of the Lucky Draw is from 5 January 2026 to 31 March 2026 (both dates inclusive) (the "Promotion Period").
2. The Lucky Draw is applicable to cardmembers (the "Cardmembers") of CNCBI Multi-currency Debit Card (the "Card") issued by the China CITIC Bank International Limited (the "Bank") only.
3. Cardmember will be entitled to enjoy one Lucky Draw chance on each eligible overseas transaction (the "Eligible Overseas Transactions") as defined in Clause 4.
4. Eligible Overseas Transaction means retail overseas transaction made with the Card in foreign currencies within the Promotion Period with below minimum spending requirement fulfilled:

Currency	Minimum Spending Amount
CNY	CNY 100
USD	USD 15
AUD	AUD 20
CAD	CAD 20
EUR	EUR 10
GBP	GBP 10
NZD	NZD 25
SGD	SGD 20
JPY	JPY 2,000
Other Currencies (Other than HKD)	HKD100 equivalent

The transaction details (including but not limited to the transaction date, posting date, etc.) will be subject to the Bank's record. In case of any dispute, the Bank's records shall prevail. For the avoidance of doubt, following transactions shall not be considered as eligible transaction, including but not limited to purchase of casino chip, annual fees, finance charges, other banking service charges, payment to be made via AMT/online banking and any unposted/ cancelled/ refunded/ invalid transactions.

5. The Lucky Draw will take place in form of a mission in inMotion under the "Rewards Go!" section on a first-come-first-served basis.
6. The Lucky Draw chance(s) will be accumulated and the Cardmembers need to collect the Lucky Draw chance(s) under "Debit Card Spending Lucky Draw" in "Rewards Go!" by 10 April 2026. All the expired and unexecuted Lucky Draw chance(s) will not be reissued and deemed to be forfeited.
7. To start the Lucky Draw, the Cardmembers with lucky draw chance have to turn on the inMotion "Receive Marketing Push Notification" and "Receive Personalized Marketing Offers".
8. Cardmembers who are entitled to the Lucky Draw may get chances to enjoy a cash reward (the "Cash Reward") of up to HKD500 which the amount of the Cash Reward will be randomly drawn by a computer system of the Bank. Here is the Cash Reward under this Lucky Draw and Cardmembers may get the chances of NOT having any Cash Reward under this Lucky Draw:

Cash Reward
HKD2
HKD8
HKD500

9. Throughout the Lucky Draw, the total Cash Reward is capped at HKD3,000 per Card.
10. For any refunded transaction, the Bank reserves the right to deduct the number of Lucky Draw chance(s) and/or the Cash Reward from respective account as stated in Clause 11 without prior notice.
11. The Cash Reward will be credited to the winner's HKD single name account of the Bank in the following sequence as determined by the Bank in its sole and absolute discretion within 14 working days after the Lucky Draw without prior notice:
 - (i) Savings account
 - (ii) Current account
12. Both iBanking account and the Card account of the winners should remain valid and in a good condition by the time the Cash Reward is credited. If there is any change in account status, the Bank reserves the right not to fulfil the Cash Reward without prior notice, and the Cash Rebate will not be credited to any other account or through any other means.
13. Unless otherwise specified, if Cardmembers participate in the Lucky Draw provided by the Bank, the Cardmembers agree that the Lucky Draw is subject to applicable Terms and Conditions of the Bank, including but not limited to, this terms and conditions, the General Terms and Conditions, Terms and Conditions for inMotion Services and Terms and Conditions of inMotion Rewards Go! Program and such other terms (Collectively the "**Terms and Conditions**") as may be agreed between the Cardmembers and the Bank in relation thereto.
14. The Bank has the sole and absolute authority in determining if Cardmembers are eligible for this Lucky Draw.
15. The Bank may offer, vary, suspend or withdraw different benefits, schemes or arrangements under the Rewards Go! from time to time without prior notice. The availability or redemption of these benefits, schemes or arrangements may be governed by further terms and conditions specified by the Bank from time to time.
16. The Cash Rebate is not transferable and exchangeable.
17. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the sole right to immediately cancel the winners' entitlement to the Cash Reward and pursue any violations without prior notice.
18. The Bank reserves the right to cancel, delete, replace, supplement or amend any of these 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.

19. Unless otherwise specified in the Terms and Conditions, no one other than the party of 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 party reserves the right to vary that term or any other term of these Terms and Conditions without the consent of that third party.
20. 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.
21. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.