

Terms and Conditions of “Interest Lucky Draw”:

A. General Campaign Details:

1. The promotion offer is valid from 5th January 2026 to 20th March 2026 (both dates inclusive, hereinafter called the "Promotion Period").
2. The Bank reserves the right to delete, replace, supplement or amend these Promotional Terms & Conditions at any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
3. In case of any matter of any disputes arising out of or in connection with this promotion offer, the decision of the Bank shall be final and binding.
4. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of fraud or abuse, the Bank reserves the right to immediately cancel the customer's entitlement to the application and pursue any violation without prior notice.
5. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in these offers as well as cancellation of the accounts.
6. 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 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 parties reserve the right to vary that term or any other term of these Terms and Conditions without the consent of that third party.
7. 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.
8. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

B. Terms and Conditions specific to “Interest Lucky Draw” (the “Offer”)

1. The Offer is applicable to customers who have deposited HK\$100,000 or above “Eligible New Fund” during the Fund In Period will be considered as “Eligible Customer”.
2. Eligible Customer can be entitled 1 Lucky Draw Chance with every HK\$100,000 Eligible New Fund during Fund In Period after 2 business day. Each Eligible Customer can have a maximum of 10 Lucky Draw Chances every month during the Promotion Period. Lucky Draw Chance will recount to zero after the last lucky draw date of the month.
3. Eligible Customer can start the Lucky Draw via inMotion during the Lucky Draw Period and get a Deposit Coupon per Lucky Draw. Customer can apply the Deposit Coupon in “eCoupons” under “Rewards Go!” as below table:

Round	Fund In Period	Lucky Draw Period	Deposit Coupon Effective Period [^] (both dates inclusive)	Bonus Interest Rate (p.a)
Round 1	From 1 January 2026 to 21 January 2026	From 5 January 2026 to 13 January 2026	From 14 January 2026 to 20 January 2026	Up to 15%~
Round 2		From 14 January 2026 to 23 January 2026	From 19 January 2026 to 25 January 2026	
Round 3	From 1 February 2026 to 12 February 2026	From 1 February 2026 to 10 February 2026	From 11 February 2026 to 17 February 2026	
Round 4		From 11 February 2026 to 20 February 2026	From 16 February 2026 to 22 February 2026	
Round 5	From 1 March 2026 to 20 March 2026	From 1 March 2026 to 10 March 2026	From 11 March 2026 to 17 March 2026	
Round 6		From 11 March 2026 to 24 March 2026	From 18 March 2026 to 24 March 2026	

~Each Deposit Coupon with up to 10% Bonus Interest Rate and can be applied to same Registered Account with maximum accumulation of 15% Bonus Interest Rate.

[^]The Effective Period start date will be subject to the date of applying the Deposit Coupon in inMotion. If the Deposit Coupon application date is a non-business day or after cut-off time of a business day, the Bonus Interest Rate will be effective from the next business day of application date. The Bonus Interest Rate will only be applied to the fund in the Registered Account in addition to the prevailing savings rate. Eligible Customer needs to deposit with minimum fund HKD 100,000 and the maximum fund of HKD 1,000,000 to be entitled for the Bonus HKD Interest Rate per month.

The prevailing HKD saving rate may change from time to time at the Bank's sole and absolute discretion. Please refer to any of the branches and website for the latest HKD savings rate.

4. Eligible Customer will be entitled to the Bonus Interest Rate only if the Deposit Coupon has been applied under "eCoupons" in "Reward Go!" before the coupon expiry date, with details as follow:
 - a) The Deposit Coupon can only be applied in a valid sole name HKD Multi-currencies Statement Savings Account (the "Registered Account"), i.e. joint name account is not applicable, and
 - b) The Registered Account shall not have registered for PAYROLL*plus*/MOTION Deposit or other campaign.
5. Bonus Interest Rate will be calculated daily based on the day-end Eligible New Fund balance in the Registered Account and the applicable Bonus Interest Rate.
6. Eligible New Fund on any particular day is calculated based on the net increase of Total Deposit balance between the particular day ("Reference Date"*) and the previous month of luck draw's last business day, deducted by the sum of principal amount which has been used to placed Time Deposit via inMotion or i-banking using new fund pricing within the calendar month. On any business day, any funds credited after 10pm on

Mondays to Fridays or 6pm on Saturdays will be considered as the net increase of Total Deposit balance for the next business day. Total Deposit refers to the aggregated amount of money held in all current accounts, savings accounts, One Account "Deposit" and time deposit opened and held with the Bank under the sole name of the customer or by the customer as the primary account holder of a joint account. In respect of any debit balance in a current account, the relevant balance will be treated as zero. If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation in the eligible new fund amount. The equivalent amount in Hong Kong Dollar for foreign currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund".

(*If the particular day is not a business day, the Reference Date will be the previous business day)

7. Eligible Customer must still maintain a valid HKD MCSSA account and inMotion when the Deposit Coupon is entitled to him/her. Otherwise, the Bank reserves the rights to cancel or terminate the Deposit Coupon.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/>

Bank's staff will call you to confirm the arrangement if you submit such request online.