

Terms and Conditions of MONOPOLY Deposit April 2023 Campaign (the “MD Apr23 Campaign”)

1. Unless otherwise specified, the Promotion Period is from 1 Apr 2023 to 31 July 2023 (both dates inclusive, hereinafter called the “Promotion Period”).
2. Unless otherwise specified, the registration period for the MD Apr23 Campaign under the Promotion Period is from 1 Apr 2023 to 28 Apr 2023 (“Registration Period”). A cut-off time of 20:00 (Monday to Friday) or 16:00 (Saturday) will be applicable to the final day of the registration period.
3. Eligible New Customer means the customer who has not maintained any account or service with the China CITIC Bank International Limited (the “Bank”) within the preceding 12 months from the start date of Registration Period.
4. Eligible Existing Customer means the customer who has maintained any account or service with the Bank.
5. Bonus interest will be calculated daily based on the day-end Eligible New Fund balance in the Registered Account and the applicable bonus interest rate. Eligible New Fund on any particular day is calculated based on the net increase in the Total Deposit balance of a customer as of the previous business day (“Reference Date”) from that of the last business day of previous month from the Reference Date. All funds credited after the cut-off time on a business day will be considered as the net increase of 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 will 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 Balance".
6. Registration Date refers to the date that Eligible New Customer or Eligible Existing Customer has successfully registered for the MD Apr23 Campaign during the Registration Period according to the bank record.
7. Fulfilment Criteria and Campaign Details: If customer can fulfill the following criteria 7a) to 7b), he or she will be entitled to the bonus interest rate as set out in the table under Clause 7c):
 - a) Eligible New Customer or Eligible Existing Customer who has successfully registered for the MD Apr23 Campaign via inMotion or branch with a valid Multi-currencies Statement Savings Account (“**MCSSA**”) in Hong Kong Dollar during the Registration Period, and
 - b) Eligible New Fund in the registered MCSSA (“**Registered Account**”) has at least reached the requirement of HKD10,000 once on any business day during the Registration Period, and
 - c) Bonus Interest Rate (p.a.) for Eligible New Fund in Registered MCSSA

	Registration Date to 31 May 2023 (both dates inclusive)	1 – 30 June 2023 (both dates inclusive)	1 – 31 July 2023 (both dates inclusive)
Eligible New Customer	1.48% p.a.	1.58% p.a.	7.28% p.a.
Eligible Existing Customer	1.48% p.a.	1.58% p.a.	6.08% p.a.

8. The Bonus Interest Rate will only be applied to the Eligible New Fund in the Registered MCSSA in addition to the prevailing savings rate.
9. The maximum Eligible New Fund to be entitled to the Bonus Interest Rate during the Promotion Period is HKD 10,000,000 for Eligible New Customer and HKD 20,000,000 for Eligible Existing Customer.

10. If Eligible New Customer or Eligible Existing Customer has more than one MCSSA with the Bank, the customer can only register one MCSSA in sole name as Registered MCSSA to enjoy the Bonus Interest Rate from the Registration Date until the end of Promotion Period. MCSSA in joint name is not applicable to register for the MD Apr23 Campaign.
11. From the Registration Date to the end of Registration Period, the following Clauses are applied:
 - a) Subject to Clause 7(b), Eligible New Customer or Eligible Existing Customer can further deposit the fund in the Registered Account and/or the other accounts mentioned in Clause 5, the increase of the Eligible New Fund will be updated in the next business day and the bonus interest will be calculated daily based on the day-end Eligible New Fund balance in the Registered Account and the applicable bonus interest rate.
 - b) If the Eligible New Customer or Eligible Existing Customer withdraws funds from Registered Account and/or the other accounts mentioned in Clause 5, the decrease of the Eligible New Fund will be updated in the next business day and the bonus interest will be calculated daily based on the day-end Eligible New Fund balance in the Registered Account and the applicable bonus interest rate.
 - c) The Eligible New Fund in the registered MCSSA will not be entitled to Bonus Interest Rate until it has reached the requirement of HKD10,000 as stated in Clause 7(b).
12. If the Eligible New Fund in the Registered account has never met the requirement of HKD10,000 from the Registration Date until the end of Registration Period, any eligible new fund in the registered account will not be entitled to bonus interest rate. The registration will be cancelled automatically after the end of Registration Period.
13. Subject to Clause 7(b), after the end of Registration Period, the Eligible New Fund in the registered MCSSA will be fixed for the Bonus Interest Rate entitlement for the rest of Promotion Period of the MD Apr23 Campaign.
14. After the end of Registration Period, any further new fund deposited in the Registered MCSSA will not be entitled to the Bonus Interest Rate. If the Eligible New Customer or Eligible Existing Customer withdraws funds from Registered MCSSA after the end of Registration Period of the MD Apr23 Campaign, the Eligible New Fund will be/may be decreased.
15. Customer can only register the Monopoly Deposit Campaign once during the promotion period.
16. The Bank reserves the right to 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 with this offer of MD Apr23 Campaign, the decision of the Bank shall be final and conclusive.
17. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in these offers as well as cancellation of the accounts.
18. 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.
19. 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 of or in connection therewith shall be referred to the courts of Hong Kong SAR.
20. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.