Promotional Terms and Conditions for PAYROLL*plus* Account:

A. General Campaign Details:

1. The promotion offer is valid from 1 November 2026 to 31 December 2026 (both dates inclusive, hereinafter called the "**Promotion Period**").
2. This promotion offer only applies to personal customer who has not maintained any PAYROLL*plus* Account with China CITIC Bank International Limited (the "**Bank**") during the past 12 months from the date of account opening.
3. The promotion offer is not applicable to the staff of the Bank.
4. This promotion offer only applies to personal customer who successfully registers and uses the PAYROLL*plus* Account (as defined in clause A6) during the Promotion Period. When customer ceases to use the PAYROLL*plus* Account for receiving Automated Payroll Payments (as defined in clause B2) for 3 consecutive months during the Eligible New Customer Bonus Period and Eligible Customer Bonus Period (as defined clause D2), the relevant account will cease to be a valid PAYROLL*plus* Account and will be treated as a normal HKD Multi-currencies Statement Savings Account.
5. Customer has to open a HKD Multi-currencies Statement Savings Account under the sole name of the customer and register the account as the payroll account for receiving Automated Payroll Payments (as defined in clause B2) ("**PAYROLL*plus* Account**"). This PAYROLL*plus* Account shall be subject to the Bank's applicable terms and conditions, including the General Terms and Conditions and the Terms and Conditions for Deposit Accounts, save as otherwise amended, revised or supplemented herein.
6. Each account holder of one registered HKD Multi-currencies Statement Savings Account could only be eligible for the reward once, regardless of the number of payroll payments or number of HKD Multi-currencies Statement Savings Account that the account holder holds.
7. PAYROLL*plus* Account is not eligible to register for other campaigns including but not limited to MOTION Deposit Campaign.
8. 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.
9. 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.
10. 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.
11. 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.
12. Customer who submitting the application represents his/her understanding or, acceptance and willingness to comply with these Terms and Conditions. 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.
13. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

<Up to HK$2,300 Welcome Reward = Up to HK$1,150 Auto Payroll Reward + HK$1,000 CNCBI Jewel World Mastercard® Card Welcome Offer + Exclusive Extra HK$150 Payroll*plus* Registration Reward for Multi-Currency Debit Card>

B. Auto Payroll Reward (the "Reward")

1. The auto payroll reward is only available to customers who successfully register the PAYROLL*plus* Account during the Promotion Period and successfully arrange for his/her monthly salary to be disbursed via Automated Payroll Payments into his/her PAYROLL*plus* Account from the month following the registration month of the PAYROLL*plus* Account ("**Registration Month**"), as set as below:

Registration Month	Monthly Salary from the month following the Registration Month ("**Reward Period**"),
November 2026	From December 2026 to March 2027
December 2026	From January 2027 to April 2027

2. Automated Payroll Payments refers to the customer's employer crediting the customer's salary to customer's Payroll Account through banks' payroll system, standing instruction from local banks, credit in transactions via inMotion "Add Money" function, or local bank transfer credit will be regarded as Automated Payroll Payments, while deposits via CHATS, telegraphic transfer, cash, or cheque are not acceptable as automated payroll payments. The customer is required to authorize his/her employer to disburse his/ her salary by making Automated Payroll Payments to his/her payroll account.
3. To be eligible for the Reward, the customer must have a minimum monthly payroll amount of HK$12,000.
4. If the monthly salary amount varies from month to month, reward will be calculated based on the average amount of highest eligible Automated Payroll Payment of each month within the reward period (as defined in clause B1) from the month of registration of the PAYROLL*plus* Account.

(i) Payroll*plus* Reward

- For the customers who meet the requirement of clause B1-B4.

Monthly Salary (HK$)	Reward
$80,000 or above	HK$1,150
$12,000 to below $80,000	HK$550

5. The Reward will be credited to the customer's designated Credit Card Account (as defined in clause B7) in form of credit card spending credit if the customer is holding a valid credit card issued by the Bank at the time of Reward Credit Date (as defined in clause B6), otherwise, the Reward will be credited to the customer's designated PAYROLL*plus* Account in form of cash reward, without prior notice.

6. For Payroll*plus* Reward, the Reward will be credited to eligible customer on or before 6th calendar month from the registration month ("**Reward Credit Date**") as shown below:

Registration Month	Reward Credit Date
November 2026	April 2027
December 2026	May 2027

7. For Credit Card Account to be credited, if customer is holding more than one valid credit card with the Bank, the one with the latest account opening date will be selected; if there are more than one valid credit card with same account opening date, the one with the highest credit limit will be selected; if there are more than one valid credit card with same account opening date and credit limit, the one with the biggest account number will be selected.
8. The customer must still maintain a valid PAYROLL*plus* Account when the Reward is credited to his/her Credit Card account or PAYROLL*plus* Account. Otherwise, the Bank reserves the rights to cancel or terminate the Reward.
9. The credit card spending credit is only applicable to customer whose relevant Credit Card Account(s) is determined by the Bank (in its sole and absolute discretion) to remain valid and in good standing at all times during the Promotion Period and at the time the Reward is credited. Otherwise the Bank may withdraw or terminate the reward for such customer without any prior notice.
10. Should the customer close the PAYROLL*plus* Account within 1 year from the date when the first Automated Payroll Payment credited to the PAYROLL*plus* Account, the customer is required to reimburse the Bank for the credit card spending credit or cash reward awarded by the Bank. The Bank will deduct the credited amount directly from the relevant Credit Card account or PAYROLL*plus* Account of the customer without prior notice.
11. Each customer is entitled to receive the Reward once only.
12. The credit card spending credit rewarded cannot be exchanged or converted into cash under any circumstances. The credit card spending credit should be used for retail purchase only and cannot be used for cash advance and settling the outstanding balance.

C. CNCBI Jewel World Mastercard® Card Welcome Offer

Terms and conditions apply. For details, please contact our branch staff or visit:
https://www.cncbinternational.com/_document/personal/credit-cards/hkma_update/new_tnc_en.pdf

D. Exclusive Extra HK$150 Payroll*plus* Registration Reward for Multi-Currency Debit Card (the "Extra HK$150 Reward")

1. The Extra HK$150 Reward is only available to customer "Eligible Customer" who has:
   (i) successfully registered the PAYROLL*plus* Account during Promotion Period; and
   (ii) holding valid CNCBI Multi-Currency Debit Card (the "**Debit Card**")
2. The Extra HK$150 Reward will be credited to the Eligible Customer's designated HKD single-named Multi-currencies Statement Savings Account that linked to respective Debit Card in form of a cash reward if the Eligible Customer is holding a valid Debit Card issued by the Bank at the time of Reward Credit Date (as defined in clause B6), without prior notice.
3. The Extra HK$150 Reward is only applicable to Eligible Customer whose relevant Debit Card Account(s) and its relevant single-named Multi-currencies Statement Savings Account are determined by the Bank (in its sole and absolute discretion) to remain valid and in good standing at all times during the

Promotion Period and at the time the Extra HK$150 Reward is credited. Otherwise the Bank may withdraw or terminate the Extra HK$150 Reward for such customer without any prior notice.

4. The Bank has the right to cancel the Extra HK$150 Reward if the Debit Card account and its relevant single-named Multi-currencies Statement Savings Account are cancelled / restricted / which conditions have been imposed for accessing it.
5. Each Eligible Customer is entitled to receive the Extra HK$150 Reward once only.

E. PAYROLL*plus* Bonus Interest Rate

1. PAYROLL*plus* Bonus Interest Rate is only applicable to customer who successfully registers the PAYROLL*plus* Account during the Promotion Period (each a "Bonus Interest Rate Eligible Client"):
2. Eligible New Customer (as defined in clause E4) can enjoy the following bonus interest rate on the deposit balance (with a cap of HKD$1,000,000) in your PAYROLL*plus* Account for the first 3 calendar months starting from the registration date of PAYROLL*plus* Account ("Eligible New Customer Bonus Period"). Eligible New Customer and Eligible Existing Customer (as defined in clause E5) can enjoy the following bonus interest rate on the deposit balance (with a cap of HKD$1,000,000) in your PAYROLL*plus* Account for 3 calendar months starting from the fourth calendar month from the month of registration of the PAYROLL*plus* Account ("Eligible Customer Bonus Period") if they can fulfill the criteria defined in Clause E3. If the registration date/first day of every month 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 registration date.

Daily Balance in your PAYROLL*plus* Account (HKD)	Bonus Interest Rate (p.a.)
First $1,000,000	1.00%

3. In order to enjoy the Bonus Interest Rate in that month, customer needs to make Automated Payroll Payments to his/her PAYROLL*plus* account in the previous 2 calendar months during the Eligible Customer Bonus Period.
4. Eligible New Customer means the customer who has not maintained any account or service with the Bank within the preceding 12 months from the start date of Promotion Period.
5. Eligible Existing Customer means the customer who has maintained any account or service with the Bank.

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