

Terms and Conditions of “HKD MOTION Deposit Q1 2026 Cash Reward Offer”

1. The promotion period for the offer is from 4 January 2026 to 31 March 2026, both dates inclusive (the “Promotion Period”).
2. Eligible Customer
 - The offer is only applicable to customers who participate in and complete at least 1 lucky draw in the “Interest Lucky Draw” campaign during the Promotion Period.
3. Registered Account
 - The Registered Account refers to the HKD Multi-currencies Statement Savings Account that has been used for registering the HKD MOTION Deposit Campaign within the designated Registration Period.
4. Designated Registration Period and Fund Retention Period
 - Based on the month that Eligible Customer participates the Interest Lucky Draw campaign, Eligible Customers are required to register HKD MOTION Deposit within the Designated Registration Period and maintain funds within the Fund Retention Period.

Month of participating Interest Lucky Draw campaign	HKD MOTION Deposit Designated Registration Period	Fund Retention Period
January 2026	4 January 2026 to 31 January 2026 6:00 p.m.	31 January 2026 to 30 April 2026
February 2026	1 February 2026 to 28 February 2026 6:00 p.m.	28 February 2026 to 31 May 2026
March 2026	1 March 2026 to 31 March 2026 10:00 p.m.	31 March 2026 to 30 June 2026

5. Cash Reward
 - Eligible Customer is entitled to an additional Cash Reward on top of the MOTION Deposit bonus interests by fulfilling the following requirements:
 - i. Register HKD MOTION Deposit within the Designated Registration Period based on the participation month of the Interest Lucky Draw campaign; and
 - ii. Depositing at least HKD300,000 Eligible Funds to the Registered Account within the Designated Registration Period; and,
 - iii. Maintaining at least HKD300,000 Eligible Funds in the Registered Account until the end of the Fund Retention period.
 - Eligible Customer can enjoy HKD288 Cash Reward for every HKD300,000 Eligible Fund, with a maximum entitlement amount of HKD900,000 Eligible Fund (equivalent to an HKD864 Cash Reward). The respective Cash Reward is based on the Eligible Customer’s HKD MOTION Deposit Campaign Eligible Fund amount at the end of the respective Fund Retention Period.

6. Eligible Fund for MOTION Deposit

- During the Registration Period

Eligible Fund refers to the day-end New Fund amount placed in the registered account.

- After the Registration Period

Eligible Fund at the end of the Registration Period will be fixed as the maximum amount entitled for Bonus Interest Rate. If customer withdraw funds from the registered account, the Eligible Fund amount may be decreased.

7. New Fund

- New Fund is calculated based on the net increase of day-end Total Deposit balance* and the Total Deposit balance of the previous month's last business day, deducted by the sum of principal amount which has been entitled to new fund Time Deposit offer within the calendar month.
(*If that day is not a business day, the Total Deposit balance of the previous business day will be used)
- On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays, or funds have not been cleared and become available balance on the day, will be considered as the net increase of Total Deposit for the next business day.
- Total Deposit includes balance in current accounts, savings accounts, One Account "Deposit" and time deposits opened, under sole name or joint name. Any debit balance in current accounts will be treated as zero.
- If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation to the Eligible Fund amount. The equivalent amount in respective currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank.

8. Eligible Customers will be entitled to the offer once only per customer across all accounts during the Promotion Period.
9. The Cash Reward is not transferable and will be credited to the Eligible Customer's Registered Account on or before 31 July 2026 without prior notice.
10. Eligible Customer must maintain the Registered Account valid when Cash Reward is credited. Otherwise, the Cash Reward shall be considered as forfeited.
11. China CITIC Bank International Limited (the "Bank") reserves the right to delete, replace, supplement or amend any of these Terms and Conditions and the offer 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 these offers, the decision of the Bank shall be final and conclusive.
12. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for the offer.
13. Fraud and abuse will result in forfeiture of customers' eligibility to participate in these offers as well as cancellation of the accounts and Cash Reward.
14. 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.
15. 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.
16. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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.

2026 年第一季度「港元 MOTION 動感存款」現金獎賞優惠 – 條款及細則

1. 本優惠之推廣期為 2026 年 1 月 4 日至 2026 年 3 月 31 日，首尾兩天包括在內（「推廣期」）。
2. 合資格客戶
 - 本優惠只適用於於推廣期內參與及完成至少 1 次「搶息大抽獎」推廣抽獎的客戶。
3. 登記戶口
 - 登記戶口指在指定登記期內用作登記港元 MOTION 動感存款推廣的港元綜合貨幣結單儲蓄戶口。
4. 指定登記期及資金保留期
 - 基於合資格客戶參與「搶息大抽獎」活動的月份，合資格客戶須於指定登記期登記港元 MOTION 動感存款及於指定資金保留期維持資金。

參與「搶息大抽獎」活動月份	港元 MOTION 動感存款登記期	資金保留期
2026 年 1 月	2026 年 1 月 4 日至 2026 年 1 月 31 日下午 6 時	2026 年 1 月 31 日至 2026 年 4 月 30 日
2026 年 2 月	2026 年 2 月 1 日至 2026 年 2 月 28 日下午 6 時	2026 年 2 月 28 日至 2026 年 5 月 31 日
2026 年 3 月	2026 年 3 月 1 日至 2026 年 3 月 31 日下午 10 時	2026 年 3 月 31 日至 2026 年 6 月 30 日

5. 現金獎賞
 - 如合資格客戶滿足以下要求，可在 MOTION 動感存款額外利息以上獲享額外現金獎賞：
 - i. 根據參與「搶息大抽獎」活動的月份，於指定登記期內登記港元 MOTION 動感存款活動
 - ii. 於指定登記期內，存入不少於港元 300,000 之合資格存款至登記戶口；及
 - iii. 於登記戶口維持至少港元 300,000 合資格存款直至資金保留期結束。
 - 合資格客戶每存入港元 300,000 合資格存款可享有港元 288 現金獎賞，用作計算現金獎賞的最高合資格存款金額為港元 900,000（相當於港元 864 現金獎賞）。現金獎賞將基於合資格客戶於港元 MOTION 動感存款資金保留期結束時的合資格存款金額計算。
6. MOTION 動感存款合資格存款
 - 登記期內：合資格存款為存放於登記戶口的日終新資金金額。
 - 登記期後：登記期完結時的合資格存款金額將會固定為可享額外年利率優惠之最高金額。如果從登記戶口內提取資金，可享額外年利率的合資格存款將有可能減少。
7. 新資金
 - 新資金是指當天日終存款結餘總額*減去上月最後一個銀行營業日之存款結餘總額的淨增長，扣減同一曆月內已享用新資金定期存款優惠之本金總額。

(*如當天為非銀行營業日，參考日則會是上一個銀行營業日)
 - 於銀行營業日星期一至五晚上 10 時或星期六晚上 6 時後存入的資金，或當天未結算及成為可用結餘的資金，將被視為下一個銀行營業日的存款結餘總額淨增長。

- 存款結餘總額包括以個人或聯名名義於銀行開立及持有的所有往來戶口、儲蓄戶口、“1戶通”存款及定期戶口的款項總額。任何往來戶口中的負結餘將被視為零。
- 如存款當中涉及外幣存款，合資格存款金額可能受浮動之外幣兌換率所影響。相應幣種的等值將按本行以絕對酌情權所釐定之外匯兌換率計算。

8. 推廣期內，每一名合資格客戶只可在其持有的所有戶口享此優惠一次。

9. 現金獎賞不可轉讓，並將於 2026 年 7 月 31 日或之前存入合資格客戶的登記戶口，恕不另行通知。

10. 客戶須於現金獎賞存入時仍維持登記戶口有效。否則該現金獎賞將被視作無效。

11. 中信銀行(國際)有限公司（「本行」）保留權利可以取消或刪除、取代、增補或修改本優惠及任何本推廣優惠之條款及細則而毋須事先通知，本行將不會負責或承擔任何就本推廣優惠引致之任何費用、收費、損失或責任。如對推廣優惠有任何爭議，本行將有最終決定權並對會員具有約束力。

12. 本行具唯一及絕對酌情權以決定批核或拒絕優惠。

13. 客戶如有任何欺詐或濫用成分，本行將會取消其參與此推廣優惠之資格及其戶口。

14. 除本條款及細則另有明文訂明外，本條款及細則訂約方以外的任何人士概不可按照《合約（第三者權利）條例》（香港法例第 623 章）的規定強制執行本條款及細則的條款或享有其利益。倘本條款及細則的任何條文明確賦予任何第三方權力根據《合約（第三者權利）條例》執行本條款及細則任何條款，則條款及細則訂約方保留權利可在毋須該第三方同意的情況下修改該條款或本條款及細則的任何其他條款。

15. 推廣條款及細則根據香港特別行政區的香港法律管轄和詮釋，如引起任何爭議，或者與其有關之任何爭議均應提交由香港特別行政區法院處理。

16. 倘若本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

若閣下日後不欲收取本行發出的任何宣傳或推廣資料，閣下可隨時致電 (852) 2287 6767 或於 <https://www.cncbinternational.com/contact-us/tc/> 提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。