

Terms and Conditions of Top-up Spending Time Deposit (the “Campaign”)

1. The Promotion Period is from 5 July 2026 to 30 September 2026, both dates inclusive (“Promotion Period”).
2. To be eligible for the interest, you must successfully open a Top-up Spending Time Deposit Account in your sole name (the “**TSTD Account**”) during the Promotion Period in the amounts of Minimum Account Opening Balance stated in the following table into the TSTD Account at the time of account opening:

Currency	Minimum Account Opening Balance
Hong Kong Dollar (HKD)	HKD100,000

3. The interest rate that you may be entitled to will be shown on the time deposit confirmation which shall be final and conclusive:
 - For TSTD Account in HKD, the interest will be calculated in simple interest and on a 365-day or 366-day basis (for leap year).
4. “Fund Types” refer to New Funds or Existing Funds where:
 - a) 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.
 - b) Existing Fund refers to any monies in your account(s) with the Bank other than New Funds as defined in Clause 4 (a).
5. Top-up Spending Time Deposit Offer otherwise specified herein, you may not withdraw, uplift or terminate the time deposit except with the prior agreement and on such terms as may be imposed by the Bank. Customer who withdraws, uplifts or terminates the time deposit shall not be entitled to any interest accrued thereon and shall be imposed with additional handling fees. The additional handling fee includes the early uplift penalty of the time deposit, which is subject to the Bank’s discretion. In some circumstances, the Bank may allow an early uplift. The Bank may not pay all the interest accrued if you make an early uplift and you may result in getting less than the principal amount of deposit. In case of early uplift of Top-up Spending Time Deposit, the Bank will at its sole discretion either forfeit the relevant offers (including the Motion\$ entitlement) absolutely or impose a charge in any of your deposit accounts for the Motion\$ that have been credited to you from the Top-up Spending Offer prior to the early uplift at **HKD0.1 per Motion\$** without notification and no compensation will be provided by any means or in any ways.
6. You must successfully register CNCBI Credit Card FlyMore Rewards Program in your own name and accept the Terms and Conditions for Motion\$ before opening the TSTD Account.
7. If a Money Safe instruction is established for a TSTD Account, the funds in the TSTD Account will be safeguarded under the Money Safe arrangement. The respective time deposit under the Money Safe arrangement will be set for automatic renewal upon maturity, ensuring that the entire principal and accrued interest covered. Upon automatic renewal, the new TD tenor will be exactly the same as the original TD tenor. For instance, if the original tenor is three months, the TD will be renewed for another three-month term. The rollover interest rate will be set by the Bank according to the prevailing rates for the deposit currency, tenor, and deposit amount at the time of renewal.

General Terms and Conditions

1. 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 the offer of the Campaign, the decision of the Bank shall be final and conclusive.
2. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in these offers as well as cancellation of the accounts.
3. 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.
4. 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.
5. In the event of any inconsistency 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.

升級簽賬定期存款推廣優惠之條款及細則 (「推廣」)

1. 本推廣的推廣期為 2026 年 7 月 5 日至 2026 年 9 月 30 日，包括首尾兩天。
2. 您須於推廣期成功以個人名義開立升級簽賬定期存款戶口及於開立時存入下表所述之最低開戶結存金額的資金到其升級簽賬定期存款戶口，以獲享相關利息：

貨幣	最低開戶結存
港元	港元 100,000

3. 您享有之年利率及 Motion\$ 會印在定期存款通知書，如有任何爭議，本行保留最終決定權：
 - 港元升級簽賬定期存款戶口之年利率將以每年 365 日或 366 日(閏年)為基準以單息計算。
4. 「資金類別」是指新資金或現有資金：
 - a) 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。
 - b) 現有資金之定義為除條款 4(a)中定義之新資金外，在您於本行持有之戶口中的其他資金。
5. 您在未得銀行事先同意及按銀行因此而另訂明的條款的情況下，不得撤回、提早提取或終止該存款。撤回、提早提取或終止該存款的客戶，將不獲享任何已累計的利息，並將須繳付額外手續費。額外手續費包括提早提取存款之罰款並由銀行酌情決定。本行可酌情允許到期前提取定期存款，您須繳付罰款及費用。本行可能不支付所有應計的利息。此外，扣除提前提款費用後，亦可能令您未能取回本金金額。若您提前提取升級簽賬定期存款，本行將自行決定不給予任何相關優惠(包括 Motion\$) 或為於到期前提取升級簽賬定期存款前透過升級簽賬優惠已存入至您之 Motion\$，於您任何一個存款戶口徵收**每 Motion\$ 港幣 0.1 元**之費用，並恕不另行通知，及不會以任何其他方式補償您。
6. 您必須先以本人名義成功註冊信用卡飛賞無限獎賞計劃及同意 Motion\$ 之條款及細則，然後才能開立升級簽賬定期存款戶口。
7. 於定期存款戶口設定「智安存」指示後，該戶口內之所有資金將受「智安存」保障。設定「智安存」指示之定期存款於到期時將自動續存，涵蓋本金及利息。續存的存款期將與原有存款期相同 (例如原存款

期為三個月，該定期存款將自動續存三個月)。續存利率將由本行根據續存時適用於該定期存款貨幣、存款期及存款額的現行利率釐定。

一般條款及細則

1. 銀行保留權利可隨時刪除、取代、增補或修改本推廣條款及細則，而毋須事前通知。銀行無需對因而產生的任何費用、開支、損失或責任承擔任何責任。如有任何爭議，銀行將有最終決定權。如有任何關於本推廣的爭議，本行保留最終決定權。
2. 您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。
3. 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協力廠商權力根據《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協力廠商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。
4. 本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。
5. 倘若本條款及細則之中、英文版本有任何歧異，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。

升级签账定期存款推广优惠之条款及细则 (「推广」)

1. 本推广的推广期为 2026 年 7 月 5 日至 2026 年 9 月 30 日，包括首尾两天。
2. 您须于推广期成功以个人名义开立升级签账定期存款户口及于开立时存入下表所述之最低开户结存金额的资金到其升级签账定期存款户口，以获享相关利息：

货币	最低开户结存
港元	港元 100,000

3. 您享有之年利率及 Motion\$ 会印在定期存款通知书，如有任何争议，本行保留最终决定权：
 - 港元升级签账定期存款户口之年利率将以每年 365 日或 366 日(闰年)为基准以单息计算。
4. 「资金类别」是指新资金或现有资金：
 - a) 新资金
 - 新资金是指当天日终存款结余总额*减去上月最后一个银行营业日之存款结余总额的净增长，扣减同一历月内已享用新资金定期存款优惠之本金总额。
(*如当天为非银行营业日，参考日则会是一个银行营业日)
 - 于银行营业日星期一至五晚上 10 时或星期六晚上 6 时后存入的资金，或当天未结算及成为可用结余的资金，将被视为下一个银行营业日的存款结余总额净增长。
 - 存款结余总额包括以个人或联名名义于银行开立及持有的所有往来户口、储蓄户口、1 户通“存款”及定期户口的款项总额。任何往来户口中的负结余将被视为零。
 - 如存款当中涉及外币存款，合资格存款金额可能受浮动之外币兑换率所影响。相应币种之等值将按本行以绝对酌情权所厘定之外汇兑换率计算。
 - b) 现有资金之定义为除条款 4(a)中定义之新资金外，在您于本行持有之户口中的其他资金。
5. 您在未得银行事先同意及按银行因此而另订明的条款的情况下，不得撤回、提早提取或终止该存款。撤回、提早提取或终止该存款的客户，将不获享任何已累计的利息，并将须缴付额外手续费。额外手续费包括提早提取存款之罚款并由银行酌情决定。本行可酌情允许到期前提取定期存款，您须缴付罚款及费用。本行可能不支付所有应计的利息。此外，扣除提前提款费用后，亦可能令您未能取回本金金额。若您提前提取升级签账定期存款，本行将自行决定不给予任何相关优惠(包括 Motion\$) 或为于到期前提取升级签账定期存款前透过升级签账优惠已存入至您之 Motion\$，于您任何一个存款户口征收**每 Motion\$ 港币 0.1 元**之费用，并恕不另行通知，及不会以任何其他方式补偿您。
6. 您必须先以本人名义成功注册信用卡飞赏无限奖赏计划及同意 Motion\$ 之条款及细则，然后才能开立升级签账定期存款户口。
7. 于定期存款户口设定「智安存」指示后，该户口内之所有资金将受「智安存」保障。设定「智安存」指示之定期存款于到期时将自动续存，涵盖本金及利息。续存的存款期将与原有

存款期相同（例如原存款期为三个月，该定期存款将自动续存三个月）。续存利率将由本行根据续存时适用于该定期存款货币、存款期及存款额的现行利率厘定。

一般条款及细则

1. 银行保留权利可随时删除、取代、增补或修改本推广条款及细则，而毋须事前通知。银行无需对因而产生的任何费用、开支、损失或责任承担任何责任。如有任何争议，银行将有最终决定权。如有任何关于本推广的争议，本行保留最终决定权。
2. 您如有任何欺诈或滥用成分，本行将会取消其参与此推广优惠之资格及其户口。
3. 除本条款及细则另有明文订明外，本条款及细则订约方以外的任何人士概不可按照《合约（第三者权利）条例》（香港法例第 623 章）的规定强制执行本条款及细则的条款或享有其利益。倘本条款及细则的任何条文明确赋予任何第三方权力根据《合约（第三者权利）条例》执行本条款及细则任何条款，则条款及细则订约方保留权利可在毋须该第三方同意的情况下修改该条款或本条款及细则的任何其他条款。
4. 本条款及细则根据香港特别行政区的香港法律管辖和诠释，如引起任何争议，或者与其有关之任何争议均应提交由香港特别行政区法院处理。
5. 倘若本条款及细则之中、英文版本有任何歧异，概以英文版本为准。

若阁下日后不欲收取本行发出的任何宣传或推广数据，阁下可随时致电（852）2287 6767 或于 <https://www.cncbinternational.com/contact-us/sc/> 提出有关要求，并毋须缴付任何费用。如经网上提出有关要求，本行职员将致电阁下确认以作安排。