

尖沙咀分行限定美元定期存款優惠(「尖沙咀限定定存優惠」) 之條款及細則

- 1. 除特別註明外·若客戶參與由中信銀行(國際)有限公司(「本行」)的尖沙咀限定定存優惠·客戶同意 尖沙咀限定定存優惠須受本行適用的條款及細則約束·包括「一般條款」、「存款賬戶條款」以及其他 相關的條款及細則。
- 2. 推廣期由 2024 年 2 月 19 日至 2024 年 3 月 15 日(包括首尾兩日)(「推廣期」)。
- 3. 尖沙咀限定定存優惠只適用於合資格新客戶,即指於尖沙咀限定定存優惠推廣期首日起計過去 12 個月內未曾於本行以個人或聯名名義持有任何往來、儲蓄、定期存款、證券或投資戶口之一般個人客戶。
- 4. 尖沙咀限定定存優惠適用於推廣期內·合資格新客戶經本行尖沙咀分行以美元 10,000 至美元 130,000 金額開立美元 1 個月定期存款·可享美元 1 個月定期存款特惠年利率 6.8% (「該存款」)。
- 5. 以上為 2024 年 2 月 19 日公佈的優惠年利率,並僅供參考。本行保留權利更改或取消上述推廣優惠, 而毋須事前另行通知。利率乃是根據市場變化而不時調整。尖沙咀限定定存優惠先到先得,額滿即止。
- 6. 除本推廣條款及細則另有規定外,客戶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該存款之罰款並由銀行酌情決定。
- 7. 尖沙咀限定定存優惠不能續存,及不可與其他存款之推廣優惠同時使用。
- 8. 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 尖沙咀限定定存優惠的爭議,本行保留最終決定權。
- 9. 客戶如有任何欺詐或濫用成分,本行將會取消其參與尖沙咀限定定存優惠之資格及其戶口。
- 10. 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。
- 11. 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。
- 12. 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。



<u>Terms and Conditions of USD Tsim Sha Tsui Branch Exclusive Time Deposit Offer (the "TST Time Deposit Exclusive Offer")</u>

- Unless otherwise specified, if you participate in the TST Time Deposit Exclusive Offer provided by China CITIC Bank International Limited (the "Bank"), you agree that TST Time Deposit Exclusive Offer is subject to applicable Terms and Conditions of the Bank, including the General Terms and Conditions, the Terms and Conditions for Deposit Accounts and such other terms as may be agreed between you and the Bank, from time to time.
- 2. The promotion period is valid from 19 February to 15 March 2024 (both dates inclusive, the "**Promotion Period**").
- 3. The TST Time Deposit Exclusive Offer is only applicable to personal Eligible New 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 first day of Promotion Period.
- 4. The TST Time Deposit Exclusive Offer is applicable to Eligible New Customer placing USD 1-month time deposit via Tsim Sha Tsui branch of the Bank with USD10,000 to USD130,000 during the Promotion Period, which could be entitled to a USD 1-month time deposit preferential interest rate offer of 6.8% p.a. (the "Deposit").
- 5. The above preferential interest rate is quoted as of 19 February 2024 and is for reference only. The Bank reserves the right to change and/or cancel this promotion at any time without prior notice. Interest rates are subject to review according to changes in market conditions. The TST Time Deposit Exclusive Offer is available on a first-come-first-served basis.
- 6. The customer may not withdraw, uplift or terminate the Deposit except with the prior agreement and on such terms as may be imposed by the Bank. Customer who withdraws, uplifts or terminates the 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 Deposit, which is subject to the Bank's discretion.
- 7. The TST Time Deposit Exclusive Offer shall not be renewable and cannot be used in conjunction with any other deposit promotion offers.
- 8. 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 TST Time Deposit Exclusive Offer, the decision of the Bank shall be final and conclusive.
- 9. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in these offers as well as cancellation of the accounts.
- 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. 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.