

Terms and Conditions of inMotion MONOPOLY Referral Reward Programme (the “MGM Programme”)

These Terms and Conditions are a set of Specific Terms and Conditions referred to in the General Terms and Conditions which I/We have agreed to be bound by. I/We may from time to time participating in the MGM Programme provided by China CITIC Bank International Limited (the “Bank”) and agreed the MGM Programme will be subject to these Terms and Conditions, the General Terms and Conditions, the Terms and Conditions for inMotion Services and such other terms as may be agreed between me/us and the Bank in relation thereto. I/We can review the latest updated version of these Terms and Conditions, the General Terms and Conditions and Terms and Conditions for inMotion at any time on the website of the Bank www.cncbinternational.com

1. Participating in MGM Programme

- 1.1. To participate in the MGM Programme, I/We must be holding at least one valid bank account and/or credit card account and have already logged in to the mobile application inMotion Services of the Bank (“inMotion”), I/We also ensure to comply with all the terms and conditions governing the MGM Programme.
- 1.2. To participate in the MGM Programme promotion, I/We have agreed to be bound by a separate Terms and Conditions of inMotion MONOPOLY Referral Reward Programme Promotion (the “MGM Promotion”). I/We can review the latest updated version of these Terms and Conditions at any time on the website of the Bank.
- 1.3. To participate in the MGM Programme, I/We must activate my/our unique referral code through inMotion MONOPOLY Referral Reward Programme of Rewards Go! once only (“Referral Code”).
- 1.4. Referral Code activation is self-initiated and the code cannot be changed once activated.
- 1.5. My/our Referral Code might be terminated/suspended if (i) the MGM Programme is terminated or withdrawn by the Bank in accordance with Clause 3; or (ii) my/our i-banking account(s) is invalid. The Bank may suspend my/our Referral Code or terminate this programme to me/us if the Bank has suspects I/We have engaged in or has/have attempted to engage in any of the followings: including (i) acting in violation of these Program; and (ii) damaging, tampering with or corrupting the operation of the Program; etc.
- 1.6. I/We confirmed that I/We must disclose to Referee that I/We may receive referrer incentive from the Bank after the Referee has fulfilled the requirement(s) as stated in the Terms and Conditions of the MGM programme.

2. The MGM Programme is not applicable to the European Union (EU) and European Economic Area (EEA) residents.

3. The Bank reserves the right to adjust, withdraw or cancel the MGM Programme and to delete, replace, supplement or amend any of these Terms and Conditions from time to time without prior notice. The availability or redemption of some benefits, schemes or arrangements may be governed for further terms and conditions specified by us from time to time. The Bank 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 this MGM Programme, the decision of the Bank shall be final and conclusive.

4. 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.
5. 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.
6. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of inMotion MONOPOLY Referral Reward Programme Promotion (the “MGM Promotion”)

1. Unless otherwise indicated by China CITIC Bank International Limited (the “**Bank**”), the promotion period is from 00:00 (HKT) on 1 May 2022 to 23:59 (HKT) on 30 June 2022 (both dates inclusive, the “**Promotion Period**”). This MGM Promotion is subject to applicable Terms and Conditions of the Bank, including the General Terms and Conditions, the Terms and Conditions for inMotion, Terms and Conditions for Deposit Accounts, Terms and Conditions for ibanking and Terms and Conditions for inMotion MONOPOLY Referral Reward Programme.
2. To participate in the MGM Promotion, a referrer (each a “**Referrer**”, collectively, “**Referrers**”) must be holding at least one valid bank account and/or credit card account and have already logged in to the mobile application inMotion Services of the Bank (“**inMotion**”) and also have made a Successful Referral (as defined in clause 3A below) of a referee. While a referee (each a “**Referee**”, collectively, “**Referees**”) must be a new customer who has not maintained any account or service with the Bank within the preceding 12 months.
3. The reward for the MGM Promotion is consisted of two parts: A. Referral Reward; and B. Deposit Reward (as defined below, collectively known as “**MGM Reward**”). MGM promotion has a maximum amount of HK\$4,000 MGM Reward in total.
 - A. A Referrer will be entitled to HK\$200 cash reward for each Successful Referral (as defined below) of a Referee (“**Referral Reward**”) with a maximum limit of 10 Referees and HK\$2,000 cash reward under the Referral Reward. **The Referrer is eligible for the Referral Reward if ALL the following conditions are fulfilled (“Successful Referral”):**
 - i. The Referee must input the Referrer’s unique referral code (“**Referral Code**”) during the submission of Multi-Currencies Statement Savings Account (“**MCSSA**”) application

- via inMotion (“**Referee’s inMotion Application**”); and
 - ii. The Referee’s inMotion Application must be submitted successfully during the Promotion Period; and
 - iii. The Referee must successfully open MCSSA and i-banking account via inMotion on or before 14 July 2022 23:59 (HKT); and
 - iv. The Referee has not cancelled the relevant MCSSA and maintains a valid i-banking account at the time the Referral Reward is given to the Referrer.
- B. A Referrer will be entitled to HK\$200 cash reward when the Referee has opened the MCSSA successfully and made a Successful Deposit (as defined below) (“**Deposit Reward**”). Each Referrer will earn a maximum limit of HK\$2,000 cash reward under the Deposit Reward. **The Referrer is eligible for the Deposit Reward if ALL the following conditions are fulfilled (“Successful Deposit”):**
- i. Referrer has already earned the Referral Reward from the Referee; and
 - ii. Referee has to make deposit(s) of a minimum HK\$10,000 in total to his/her MCSSA via inMotion within 30 calendar days after his/her MCSSA opening; e.g. for the MCSSA opened on 14 July 2022, the deadline for deposit will be 13 August 2022 23:59 (HKT); and
 - iii. The deposit made to his/her MCSSA has to be in Hong Kong Dollar; and
 - iv. The Referee has not cancelled the relevant MCSSA and maintains a valid i-banking account at the time the Deposit Reward is given to the Referrer.
4. The Referrer and Referee are required to ensure the accuracy and validity of the information provided, including the Referral Code inputted during the Referee’s inMotion Application. Once the Referee’s inMotion Application is submitted, the record cannot be amended. In the case where, according to the Bank’s records, the information provided, including but not limited to the Referral Code in the Referee’s inMotion Application, does not reconcile with the records of the Bank’s system, or are otherwise incorrect, the referral will not be considered as a Successful Referral.
5. If the same Referee is referred by more than one Referrer according to the Bank’s record, the MGM Reward will be awarded to the Referrer whose Referral Code is inputted according to the account opening record of the Bank.
6. Referrers cannot refer themselves to participate in the MGM Promotion. Referrers and Referees cannot refer each other to get the MGM Reward.
7. This MGM Promotion cannot be used in conjunction with other referral reward promotion/ programme of the Bank.
8. The MGM Reward will be credited to the Referrer’s HKD sole name account of the Bank in the following sequence as determined by the Bank in our absolute discretion on or before 31 August 2022 23:59 (HKT) without prior notice:
- i. savings account
 - ii. current account
 - iii. credit card account
- If a Referrer only has a joint account with the Bank, the crediting sequence will be the same as

above. Both Referrer and Referee must hold valid i-banking accounts AND valid accounts mentioned in this clause and in good standing. In addition Referrer must hold an activated Referral Code, during the Promotional Period and at the time of fulfillment in order for the Referrer to be eligible for the MGM Reward. If the account status changes, the Bank reserves the right to terminate the MGM Reward to the Referrers, without prior notice.

9. No part of this MGM Reward is transferable, exchangeable, returnable or redeemable for cash.
10. The MGM Promotion is not applicable to the Bank's staff.
11. Both Referrer and Referee who participating in the MGM Promotion represent their understanding of, 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 counterfeit, the Bank reserves the absolute right to immediately cancel the Referrer's entitlement to the MGM Reward and pursue any violations without prior notice.

Terms and Conditions of inMotion MONOPOLY Referral Reward Programme HK\$100 Extra Reward Promotion ("Extra Reward Promotion")

1. Unless otherwise indicated by China CITIC Bank International Limited (the "**Bank**"), the promotion period is from 00:00 (HKT) on 9 June 2022 to 23:59 (HKT) on 30 June 2022 (both dates inclusive, the "**Promotion Period**"). This Code Activation Promotion is subject to applicable Terms and Conditions of the Bank, including the General Terms and Conditions, the Terms and Conditions for inMotion, Terms and Conditions for Deposit Accounts, Terms and Conditions for ibanking, Terms and Conditions for inMotion MONOPOLY Referral Reward Programme (hereinafter referred to as "**MGM Programme T&C**") and Terms and Conditions of inMotion MONOPOLY Referral Reward Programme Promotion (hereinafter referred to as "**MGM Promotion T&C**").
2. The Extra Reward Promotion is limited to selected customer who received this promotion email and/or SMS of "Extra Reward Promotion" directly from the Bank ("**Selected Customer**").
3. **Subject to the MGM Programme T&C and the MGM Promotion T&C, the Selected Customer will be entitled to HK\$100 cash reward ("Extra Reward") if the first Successful Referral (as defined in clause 3.A. of MGM Promotion T&C) AND the first Successful Deposit (as defined in clause 3.B. of MGM Promotion T&C) have been made during the Promotion Period.**
4. Each Selected Customer is entitled to the Extra Reward once only during the Promotion Period.
5. The Extra Reward will be credited to the Selected Customer's account of the Bank in the same manner as stated in clause 8 of the MGM Promotion T&C except that the crediting date is on or before 31 October 2022 23:59 (HKT).
6. No part of this Extra Reward is transferable, exchangeable, returnable or redeemable for cash.

7. The Extra Reward Promotion is not applicable to the Bank's staff.
8. Selected Customers who are participating in the Extra Reward Promotion represent their understanding of, 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 counterfeit, the Bank reserves the absolute right to immediately cancel the Selected Customer's entitlement to the Extra Reward and pursue any violations without prior notice.