

## Terms and Conditions of 11/11 Limited-time Triple Rewards Promotion (“11/11 Flash Promotion”)

### General Terms and Conditions

- Unless otherwise indicated by the China CITIC Bank International Limited (the “**Bank**”), the promotion period is from 11 November 2021 00:00 HKT to 17 November 2021 23:59 HKT (both dates inclusive, hereinafter called the (“**Promotion Period**”).
- The cash reward for 11/11 Flash Promotion is consisted of three (3) parts in A., B. and C. below. The Eligible Customer (as defined in clause 3 below) will be entitled to the cash reward respective to the newly applied/ registered Designated Product as below:

	Designated Product	Basic Welcome Offer	Cash Reward for Successful New Application/ Registration
A.	One Account	Nil	HK\$100
B.	MONOPOLY Deposit	Nil	HK\$100
C.	CNCBI Motion Credit Card ( <i>virtual</i> )	HK\$600	HK\$200
	<b>Maximum Cash Reward</b>	<b>HK\$1,000</b>	

Each Eligible Customer will enjoy a maximum of HK\$1,000 Cash Reward.

**3. The Cash Reward is only applicable to the customer who meets ALL the following requirements (“Eligible Customer”):**

- being an existing customer of the Bank during the Promotion Period who has maintained any account or service with the Bank; **AND**
  - a) has not maintained any One Account (whether in sole name or joint account) with the Bank within the preceding 12 months from the day of application to open the new One Account; **AND/OR**
    - b) has not registered for Monopoly Deposit during 1 August - 10 November 2021; **AND/OR**
    - c) is not holding nor held any principal credit card issued by the Bank in the past 12 months immediately preceding the date of CNCBI Motion Credit Card (*virtual*) application; **AND**
  - newly applies / registers for any of the Designated Product successfully via the Bank’s mobile application inMotion Services (“**inMotion**”) during the Promotion Period; **AND**
  - must fulfill all other terms and conditions as sets out below for each Designated Product, namely HK\$100 Cash Reward for opening new One Account via inMotion; HK\$100 Cash Reward for MONOPOLY Deposit Registration via inMotion; CNCBI Motion Credit Card (*virtual*) Upgrade Promotional Offers.**
- Customer’s Designated Product application/registration date and time via inMotion is subject to the Bank’s system record.
  - Each Eligible Customer is entitled to the Cash Reward respective to each Designated Product once only during the Promotion Period.
  - The cash reward for 11/11 Flash Promotion is available on a first-come-first-served basis while quota lasts.

7. Eligible Customer must hold a **valid i-banking account** on the date when the Cash Reward is credited, otherwise, the Cash Reward shall be forfeited absolutely and shall not be paid to the Eligible Customer through any other means.
8. No part of this Cash Reward is transferable, exchangeable, returnable or redeemable for cash.
9. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in 11/11 Flash Promotion as well as cancellation of the accounts.
10. The Bank reserves the right to amend, suspend, cancel or terminate the promotions and 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 this promotion offers, the decision of the Bank shall be final and conclusive.
11. 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.
12. 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.
13. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**A. Terms and Conditions specific to "HK\$100 Cash Reward for opening new One Account via inMotion" ("HK\$100 Cash Reward")**

1. The HK\$100 Cash Reward is only applicable to Eligible Customer who
  - i. submits the One Account opening application via inMotion during the Promotion Period; and
  - ii. successfully opens a new One Account on or before 17 December 2021.
2. The Bank will credit the HK\$100 Cash Reward into the Eligible Customer's HKD savings or current account on or before 28 February 2022. The Eligible Customer must maintain the One Account and the HKD savings or current account with the Bank at the time when the HK\$100 Cash Reward is credited, otherwise the HK\$100 Cash Reward will be forfeited.

**B. Terms and Conditions specific to "HK\$100 Cash Reward for MONOPOLY Deposit Registration via inMotion" ("HK\$100 Cash Reward")**

1. Unless otherwise specified, the HK\$100 Cash Reward only applies Eligible Customer who has successfully registered MONOPOLY Deposit Campaign with a valid Multi-currencies Statement Savings Account ("**MCSSA**") in Hong Kong Dollar during the Promotion Period and Eligible New Fund (as defined in clause 2 below) in the registered MCSSA ("**Registered Account**") has at least reached the requirement of HK\$100,000 on 30 November 2021.
2. Eligible New Fund is calculated based on the net increase in the Total Deposit balance of a customer as of previous business day ("**Reference Date**") from that of the last business day of previous month from Reference Date. Total Deposit refers to the aggregated amount of money held in all current accounts, savings accounts, One Account "Deposit" and time deposit opened and held with the Bank

under the sole name of the customer or by the customer as the primary account holder of a joint account. In respect of any debit balance in a current account, the relevant balance will be treated as zero. If the deposit involves foreign currency, the foreign currency exchange rate fluctuation will cause variation in the eligible new fund amount. The equivalent amount in Hong Kong Dollar for foreign currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank.

3. This HK\$100 Cash Reward cannot be used in conjunction with any other new fund/ assets growth promotion offers of the Bank, including but not limited to "Total Balance Growth Offer".
4. The Bank will credit HK\$100 Cash Reward into the Eligible customer's HKD savings or current account (either in sole name or joint names) on or before 31 March 2022. Such account must be valid at the time when the HK\$100 Cash Reward is credited, otherwise the HK\$100 Cash Reward will be forfeited.

### **C. Terms and Conditions specific to CNCBI Motion Credit Card (*virtual*) Upgrade Promotional Offers ("Promotional Offers"):**

#### **General Terms and Conditions**

1. Unless otherwise specified, these Promotional Offers only apply to existing inMotion customers and be the cardmembers ("**Eligible Cardmembers**") of the CNCBI Motion Credit Card(*virtual*) ("**Card**") issued by the Bank whose Card applications is submitted and approved via the Bank's inMotion during the Promotion Period.
2. The Bank reserves the right to determine the eligibility of an Eligible Cardmember for the Promotional Offers. To be eligible for the Promotional Offers, a Card account must be valid and in good financial standing during the Promotion Period and at the time when the Promotional Offers are awarded.
3. In respect of any cash rebate offered under the Promotional Offers:
  - i. It can only be used offset retail purchase transactions and cannot be used to settle any outstanding statement balance;
  - ii. If the Card account is voluntarily or involuntarily closed, any cash rebate unused or not yet credited will be immediately forfeited; and
  - iii. It shall be subject to the Terms and Conditions of Cash Rebate Rewards Program. For details, please visit or contact the Bank's staff.
4. Eligible Cardmembers are required to keep the relevant transaction records. In case of disputes, the Bank reserves the right at any time during or after the Promotion Period to request an Eligible Cardmember to submit such transaction records as may be required for inspection. All records submitted to the Bank will not be returned.
5. Fraud and abuse will result in forfeiture of an Eligible Cardmember's eligibility for the Promotional Offers and/or cancellation of an Eligible Cardmember's Card. The Bank further reserves the right to deduct the relevant amount of the Promotional Offers awarded to an Eligible Cardmember directly from the Card account without prior notice and/or take legal action in such instances.

#### **Terms and Conditions of Welcome Offer**

6. Welcome Offer is not applicable to an Eligible Cardmember who currently holds and / or held any principal credit card issued by the Bank in the past 12 months immediately preceding the date of Card application.
7. Each Eligible Cardmember who fulfills the spending requirement ("**Spending Requirement**" as described in clause 8) is entitled to one of the following welcome offers ("**Welcome Offer**"):

- i. HK\$600 cash rebate and HK\$200 Cash Reward, a total of HK\$800 cash rebate (“**Cash Rebate**”) (as described in clause 9); or
- ii. Welcome Offer is not required

If an Eligible Cardmember does not specify his/her Welcome Offer preference on the Card application form, the Bank will automatically select “Welcome Offer is not required” for the Eligible Cardmember. The Welcome Offer once selected by an Eligible Cardmember cannot be changed or returned. Each Eligible Cardmember is entitled to the Welcome Offer once only during the Promotion Period.

8. Spending Requirement:

- i. Each Eligible Cardmember is required to conduct eligible transactions (“**Eligible Transactions**”) of net amount HK\$8,000 or above within the first 3 months from the date of Card issuance (calculated with reference to the transaction dates).
- ii. Eligible Transactions are transactions posted to the Bank’s system including local or overseas retail purchase (Including credit card mobile payment transaction), monthly payment amount of merchant installment, online retail transaction(s) and retail transaction(s) incurred by way of mail/phone order(s) as determined by the Bank. For the avoidance of doubt, transaction(s) which shall not be considered as Eligible Transactions include, but not limited to autopay, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, DollarSmart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, Non-Conventional Interest Free Flexi Installment Plan and Tax Interest Free Flexi Installment Program, handling fees and fees and charges, contribution to any unit trust/monthly investment plan, relevant insurance payment, payments to the Inland Revenue Department, purchase of casino chips and transactions made in casino, annual fees, finance charges, transaction made via mobile app/funds transfer and merchant transaction via electronic fund transfer platform/reload of e-wallets (include but not limited to any transfer made via person to person (P2P) payment services) and any other types of electronic transaction specified by the Bank from time to time, other Banking service charges, any unposted/cancelled/refunded/invalid transactions and any other types of transactions specified by the Bank from time to time.
- iii. Whether a transaction is an “Eligible Transaction” is subject to the Bank’s (in its sole and absolute discretion) satisfaction and confirmation. In case of any dispute, the decision of the Bank shall be final and binding on the Eligible Cardmembers. If a transaction is considered by the Bank to be ineligible after the Promotion Period, the Bank reserves the right to deduct an amount equal to the value of the Welcome Offer awarded to the Eligible Cardmember from the Card account.
- iv. The total amount of Eligible Transactions in Hong Kong dollars as shown on the monthly statements will be used to determine the eligibility of an Eligible Cardmember for the Welcome Offer.

9. Cash Rebate:

- i. Cash Rebate will be credited to the Card account within 24 hours upon Card approval.
- ii. **Cash Rebate will be awarded to an Eligible Cardmember before the Spending Requirement is fulfilled. If an Eligible Cardmember fails to fulfill the Spending Requirement after the Welcome Offer is awarded, regardless of whether the Cash Rebate has been used by the Eligible Cardmember or not, the Bank will debit HK\$800 (equivalent to the value of the Welcome Offer) from the Card account in the 5<sup>th</sup> month from the date of Card issuance without prior notice.**

**Terms and Conditions of CNCBI Motion Credit Card – Up to 6% Cash Rebate on Dining and Online Spending (“Dining and Online Spending Promotional Offer”)**

10. The Promotion Period of Dining and Online Spending Promotion Offer is valid from 1 October, 2021 till 31 December 2022 (both dates inclusive) (the “**6% Cash Rebate Promotion Period**”).

11. Dining and Online Spending Promotional Offer is only applicable to principal and supplementary cardmember of the CNCBI Motion Credit Card and CNCBI Motion Credit Card (*virtual*) (“**Motion Card**”).
12. Cardmembers who make Eligible Dining Spending and/ or Eligible Online Spending (as described in clause 13 below) with Designated Credit Card during the 6% Cash Rebate Promotion Period can enjoy extra 5.45% cash rebate on posted Eligible Dining Spending and/ or Eligible Online Spending made within the same calendar month (calculated with reference to the transaction dates) (“**Dining and Online Spending Cash Rebate**”).
13. Definition of Eligible Dining Spending and Eligible Online Spending
  - i. Eligible Dining Spending include transactions made at all local and/or overseas food and beverage outlets, regardless of the transaction country and currency. They do NOT include transactions made with merchants with merchant codes not defined as restaurants/dining merchants/organizations (as defined by the Bank and Mastercard Asia/Pacific (Hong Kong) Limited from time to time), transactions made in hotel dining spots, hotel banquet, private parties/functions, private room events, private kitchen, food and beverage outlets in food courts/supermarkets/department stores, transactions in associations/club houses or any unauthorized transactions. If a dining transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. Whether a transaction is an Eligible Dining Spending shall be determined at the sole and absolute discretion of the Bank.
  - ii. Eligible Online Spending refers to any transactions conducted by Motion Card via internet with official payment records and posted on the Bank's system during the offer fulfilment period. Eligible Online Spending classified as online transaction according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited or a merchant's acquiring bank, regardless of the transaction country and currency. If an online transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. Whether a transaction is an Eligible Online Spending shall be determined at the sole and absolute discretion of the Bank. For the avoidance of doubt, Alipay / WeChat Pay / PayMe transactions will not be qualified as Eligible Online Spending.
14. Dining and Online Spending Promotional Offer includes i) 0.55% Basic Cash Rebate under “Cash Rebate” Rewards Program (“**Basic Cash Rebate**”) and ii) 5.45% Extra Cash Rebate under Dining and Online Spending Cash Rebate. The maximum amount of the monthly Basic Cash Rebate (calculated on credit card statement cycle basis) shall be the multiple of the Cardmember's credit limit as approved by the Bank (“**Credit Limit**”) or first HK\$100,000 of new Eligible Transactions in the month (whichever is lower) and the Basic Cash Rebate percentage. The Basic Cash Rebate will be calculated on the relevant statement date of the monthly card statement and to be credited to Cardmember’s Motion Card account and be shown in next monthly statement. Cardmembers are entitled to a maximum of HK\$200 Dining and Online Spending Cash Rebate per calendar month. Dining and Online Spending Cash Rebate will be calculated based on Eligible Dining Spending and/ or Eligible Online Spending of each calendar month and to be credited to Cardmember’s Motion Card Account within 3 months after each calendar month’s spending period and be shown in monthly statement.
15. Basic Cash Rebate is subject to the Terms & Conditions of the “Cash Rebate” Rewards Program. Please visit the Bank’s website [www.cncbinternational.com](http://www.cncbinternational.com) for details.