

# Online HKD and FCY Time Deposit Offer

**HKD Time Deposit Preferential Interest Rate Up to 3.50% p.a.**  
**USD Time Deposit Preferential Interest Rate Up to 3.90% p.a.**  
**CNY Time Deposit Preferential Interest Rate Up to 1.50% p.a.**

Set up New Fund Time Deposit via inMotion / i-banking to enjoy preferential interest rate!

Remarks: The above preferential interest rate is quoted as of **29 April 2025** and is for reference only, subject to the tenor of the time deposit. The Bank reserves the right to make any adjustments to the time deposit interest rates at any time without prior notice. Interest rates are subject to review according to changes in market conditions.

For the latest interest rates, please refer to the interest rates displayed on inMotion or i-banking.

**Act now !**

**For more details, please call 2287 6767**

## Time Deposit via Online Channel Promotional Terms and Conditions:

1. The Promotion Period is from 1 April 2025 to 30 April 2025 (both dates inclusive, hereinafter called the "Promotion Period").
2. This Promotion is applicable to personal customers who successfully set up a HKD & FCY "Preferential Time Deposit" (the "Deposit") with New Funds of (i) HKD500,000/USD10,000/CNY10,000 or above via China CITIC Bank International Limited (the "Bank" or "our") i-banking; or (ii) HKD500,000/USD10,000/CNY10,000 or above via our mobile application inMotion Services during the Promotion Period.
3. Eligible New Fund for time deposit is calculated based on the net increase between the latest\* 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. 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 may 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. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund Balance".  
  
\*New Fund will be refreshed within 1 hour after your fund has been deposited to your account.
4. HKD & FCY Time Deposit Offer otherwise specified herein, 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.
5. The Deposit shall not be renewable and this Promotion Offer cannot be used in conjunction with any other deposit promotion offers.
6. The Deposit shall be subject to the Bank's applicable Terms and Conditions, including the Terms and Conditions for Deposit Accounts, and the confirmation issued by the Bank.
7. The Bank reserves the right to delete, replace, supplement or amend these Promotional Terms and Conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final.
8. The Bank reserves the right to change the interest rates from time to time without prior notice. Interest rates are subject to review according to changes in market conditions. Before conducting the relevant transaction, please ask the Bank's staff about the actual prevailing interest rates and exchange rates that will be offered to you at the time of your transaction.
9. 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.
10. 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.
11. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## Risk Disclosure Statement for CNY Deposit Services:

CNY exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts CNY to another currency (including Hong Kong dollars). CNY is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Foreign Exchange Risk Disclosure Statement:

Currency conversion are subject to exchange rate risk which may result in gain or loss. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into HKD or other foreign currencies.

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.