Online Exclusive: HKD Time Deposit Preferential Interest Rate Up to 0.90% p.a. /
USD Time Deposit Preferential Interest Rate Up to 0.60% p.a./
RMB Time Deposit Preferential Interest Rate Up to 2.10% p.a.

Simply set up Time Deposit with New Funds^ on or before 30 September 2020 via our i-banking / CITICmobile / mobile application inMotion Services can enjoy preferential interest rate!

**HKD & FCY Time Deposit Offer**

Set up Time Deposit with New Funds^ of HKD10,000/USD1,500/RMB10,000/AUD2,000 or above can enjoy preferential interest rate up to 2.10%p.a.!

<table>
<thead>
<tr>
<th>New Fund^ Deposit Amount</th>
<th>Preferential Interest Rate (p.a.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 month</td>
</tr>
<tr>
<td>HKD10,000 or above</td>
<td>0.25%</td>
</tr>
<tr>
<td>USD1,500 or above</td>
<td>0.10%</td>
</tr>
<tr>
<td>RMB10,000 or above</td>
<td>1.30%</td>
</tr>
<tr>
<td>AUD2,000 or above*</td>
<td>0.35%</td>
</tr>
</tbody>
</table>

^New Funds are calculated based on the net increase in the Total Deposit Balance of a customer as of previous business day of the Bank versus the last day of previous month.

* Applicable to i-banking / CITICmobile only.

Remarks: The above preferential interest rate is quoted as of 18 August 2020 and is for reference only. The Bank reserves the right to change and/or cancel this promotion at any time without prior notice. Please refer to our i-banking/ CITICmobile for the actual prevailing interest rate that will be offered to you at the time of your transaction.
Time Deposit via Online Channel Promotional Terms and Conditions:

1. The Promotion Period is from 18 August 2020 to 30 September 2020 (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) HKD10,000/USD1,500/RMB10,000/AUD2,000 or above via China CITIC Bank International Limited (the “Bank” or “our”) i-banking/CITIC mobile; or (ii) HKD10,000/USD1,500/RMB10,000 or above via our mobile application inMotion Services during the Promotion Period.
3. New Funds are calculated based on the net increase in the Total Deposit Balance of a customer as of previous business day of the Bank versus the last day of previous month.
4. HKD & FCY Time Deposit Offer
   
   Save as 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:
CNY is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.