

**General Terms and Conditions:**

1. Unless otherwise indicated, each of the promotions under these Promotional Terms and Conditions is applicable only to customers holding One Account of China CITIC Bank International Limited (the "Bank"), promotion period starts from now until further notice.
2. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and amend the Promotional Terms and Conditions any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
3. Each of the banking products or services set out in these terms and conditions is subject to their own terms and conditions, relevant eligibility, and process of the subscription. For further details, please refer to branch staff for assistance.
4. In case of any dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and conclusive.
5. Except as otherwise expressly stated in these Promotional Terms and Conditions, no one other than a party to these Promotional Terms and Conditions may enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Promotional Terms and Conditions entitles any third party to enforce any term of these Promotional 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 Promotional Terms and Conditions without the consent of that third party.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
7. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

**Terms and Conditions specific to 0.88% and 1% Subscription Fee Offer for Investment Funds:**

1. This 0.88% Subscription Fee Offer is only applicable to Private Banking and CITIC *diamond* customers who subscribe Investment Funds via online channels (including inMotion and Internet Banking) during the Promotion Period.
2. This 1% Subscription Fee Offer is only applicable to CITIC *first* and general customers who subscribe Investment Funds via online channels (including inMotion and Internet Banking) during the Promotion Period.
3. This Offer is not applicable to fund switching.
4. This Offer is not applicable to staff of the Bank.

**Important Note:**

Some of the investment products are structured products involving derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. You should not invest in this product based on this document alone.

**Risk Disclosure Statements for Investment Funds**

(1) Investment Funds are not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment. (2) Investors should note that investment involves risk and past performance is not indicative of future performance. The price of the Investment Funds may go down as well as up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of investing in Investment Funds. In the worst case scenario, the value of the Investment Funds may be substantially less than your investment amount. (3) Investors should consider their own investment objectives, financial resources and relevant circumstances, and read the relevant offering document, terms and conditions and risk disclosure statement before making any investment decision. (4) Investors should carefully read the relevant fund's offering documents (including the investment policy and risk factors stated therein) in details before making any investment decision. If needed, investors should seek independent professional advice.

**一般條款及細則：**

1. 除另有註明外，本推廣條款及細則項下之每項優惠只適用於持有中信銀行(國際)有限公司(「銀行」)1戶通戶口，推廣期由即日起直至另行通知。
2. 銀行保留權利隨時更改、暫停、取消或終止上述優惠及更改本推廣條款及細則，而不作另行通知。本銀行亦恕不承擔任何有關優惠或條款更改或終止所引起的責任。
3. 本條款及細則項下每項銀行產品或服務均受其各自的條款及細則、相關資格和認購流程的約束。詳情請向分行職員尋求協助。
4. 如本推廣活動有任何爭議，銀行保留最終之決定權。
5. 除此等推廣條款及細則另有明文訂明外，此等推廣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)的規定強制執行此等推廣條款及細則的條款或享有其利益。倘此等推廣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》執行此等推廣條款及細則任何條款，則協議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此等推廣條款及細則任何其他條款。
6. 本條款及細則須受香港特別行政區法律管轄，及受有關規定監管。任何由此產生或與之相關的爭議應提交至香港特別行政區法院處理。
7. 本推廣條款及細則之中、英文版本如有不同，一概以英文版本為準。

**有關「0.88%及1%基金認購費優惠」之條款及細則：**

1. 私人銀行及 CITICdiamond 客戶於推廣期內透過網上渠道(包括 inMotion 動感銀行及網上銀行)認購基金可享 0.88%認購費優惠。
2. CITICfirst 及一般客戶於推廣期內透過網上渠道(包括 inMotion 動感銀行及網上銀行)認購基金可享 1%認購費優惠。
3. 此優惠不適用於基金轉換。
4. 此優惠不適用於銀行的員工。

**重要事項：**

部分投資產品乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。閣下不應只單憑本網頁而作出投資決定。

**有關投資基金之風險披露聲明**

(1) 投資基金並非一般定期存款或其替代品，故不擔保投資取得的回報及收益。(2) 投資者應注意投資涉及風險，過往之表現不能預示將來之表現。投資基金之價格可跌亦可升，甚至會變成毫無價值。投資於基金未必一定能夠賺取利潤，反而可能招致損失。在最壞情況下，投資基金的價值或會大幅少於你的投資金額。(3) 投資前，投資者應考慮其本身的投資目標、財務狀況及其他相關條件，並參閱相關的銷售刊物、條款及細則及風險披露聲明。(4) 投資者在作出任何投資決定前，應詳細閱讀有關基金之銷售文件(包括當中所載之投資政策及風險因素)。如有需要，投資者應諮詢獨立專業意見。

**一般条款及细则：**

1. 除另有注明外，本推广条款及细则项下之每项优惠只适用于持有中信银行(国际)有限公司(「银行」) 1户通户口，推广期由即日起直至另行通知。
2. 银行保留权利随时更改、暂停、取消或终止上述优惠及更改本推广条款及细则，而不作另行通知。本银行亦不承担任何有关优惠或条款更改或终止所引起的责任。
3. 本条款及细则项下每项银行产品或服务均受其各自的条款及细则、相关资格和认购流程的约束。详情请向分行职员寻求协助。
4. 如本推广活动有任何争议，银行保留最终之决定权。
5. 除此等推广条款及细则另有明文订明外，此等推广条款及细则订约方以外的任何人士概不可按照《合约(第三者权利) 条例》(香港法例第623章)的规定强制执行此等推广条款及细则的条款或享有其利益。倘此等推广条款及细则的任何条文明确赋予任何第三方权力根据《合约(第三者权利) 条例》执行此等推广条款及细则任何条款，则协议订约方保留权利可在毋须该第三方同意的情况下修改该条款或此等推广条款及细则任何其他条款。
6. 本条款及细则须受香港特别行政区法律管辖，及受有关规定监管。任何由此产生或与之相关的争议应提交至香港特别行政区法院处理。
7. 本推广条款及细则之中、英文版本如有不同，一概以英文版本为准。

**有关「0.88% 及 1%基金认购费优惠」之条款及细则：**

1. 私人银行及 CITICdiamond 客户于推广期内透过网上渠道(包括 inMotion 动感银行及网上银行)认购基金可享 0.88%认购费优惠。
2. CITICfirst 及一般客户于推广期内透过网上渠道(包括 inMotion 动感银行及网上银行)认购基金可享 1%认购费优惠。
3. 此优惠不适用于基金转换。
4. 此优惠不适用于银行的员工。

**重要事项：**

部分投资产品乃涉及金融衍生工具的结构化产品。投资决定是由阁下自行作出的，但阁下不应投资在该产品，除非中介人于销售该产品时已向阁下解释经考虑阁下的财务情况、投资经验及目标后，该产品是适合阁下的。阁下不应只单凭本网页而作出投资决定。

**有关投资基金之风险披露声明**

(1) 投资基金并非一般定期存款或其替代品，故不担保投资取得的回报及收益。(2) 投资者应注意投资涉及风险，过往之表现不能预示将来之表现。投资基金之价格可跌亦可升，甚至会变成毫无价值。投资于基金未必一定能够赚取利润，反而可能招致损失。在最坏情况下，投资基金的价值或会大幅少于你的投资金额。(3) 投资前，投资者应考虑其本身的投资目标、财务状况及其他相关条件，并参阅相关的销售刊物、条款及细则及风险披露声明。(4) 投资者在作出任何投资决定前，应详细阅读有关基金之销售文件(包括当中所载之投资政策及风险因素)。如有需要，投资者应咨询独立专业意见。