

\$mart Plus Tax Season Loan – Promotional Terms and Conditions for Upto 5 Months Interest Rebate Offer:

1. This promotional offer is only applicable for customers successfully apply for and draw down the \$mart Plus Tax Season Loan with China CITIC Bank International Limited (the "Bank") with loan amount of HK\$50,000 or above during the period from now to 31 March 2023 ("Promotion Period") are eligible for upto 5 months Interest Rebate ("Eligible Customer").
2. During the promotional period, eligible customers successfully apply for and draw down the Loan with loan amount of HK\$50,000 or above are eligible for Interest Rebate as below:

Repayment tenor	No of Interest Rebate month
12 months	1
24 months	2
36 months	3
48 months	4
60 months	5

3. The amount of interest rebate ("Interest Rebate Amount") is calculated based on the approved loan amount multiplied by the monthly flat rate and no of Interest Rebate Month, and is rounded up to the nearest two decimals places.
4. Interest Rebate Amount will be credited to Eligible Customer's Personal Installment Loan account ("Loan Account") before the repayment due date of the 7th instalment. Eligible Customers' Loan Account must be valid and in good condition without any late payment or early repayment at the time the Interest Rebate is given, otherwise the Bank reserves the right to cancel the Interest Rebate.
5. The Interest Rebate is not exchangeable, transferable or redeemable for cash.
6. An Eligible Customer shall enjoy the Interest Rebate Offer once only during the Promotion Period. The Interest Rebate Offer shall not be used in conjunction with other promotion offers at the same time.
7. The Bank does not appoint any third parties to refer this application and process any application that was referred by a third party.
8. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for a \$mart Plus Tax Season Loan.
9. The Bank reserves the right to amend, replace, suspend or cancel any of the above promotional terms and conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred. In case of any disputes, the decision of the Bank shall be final and conclusive.
10. These promotional terms and conditions are governed by the laws of Hong Kong and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.
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 its 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. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.