

\$mart Plus Personal Installment Loan – Promotional Terms and Conditions for First 6 Months Interest Rebate Offer:

1. These promotional terms and conditions is only applicable for customers applying for and successfully drawing down the \$mart Plus Personal Installment Loan with China CITIC Bank International Limited (the "Bank") during the period from now to 31 October 2022 ("Promotion Period") via i-banking, inMotion Mobile App and corporate website with loan amount of HK\$50,000 or above and repayment tenor of 48 months or above shall be entitled to First 6 Months Interest Rebate Offer ("Eligible Customer").
2. The amount of interest rebate ("Interest Rebate Amount") is calculated based on the approved loan amount multiplied by the monthly flat rate and 6 months of interest rebate tenor and is rounded up to the nearest two decimals places.
3. Interest Rebate Amount will be credited to Eligible Customer's Personal Installment Loan account ("Loan Account") before the repayment due date of the 15th 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.
4. The Interest Rebate is not exchangeable, transferable or redeemable for cash.
5. 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.
6. The Bank does not appoint any third parties to refer this application and process any application that was referred by a third party.
7. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for a \$mart Plus Personal Installment Loan.
8. 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.
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 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.
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. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.