

GBA Property Owner \$mart Plus Personal Installment Loan – Promotional Terms and Conditions of up to HK\$1,000 Rewards:

- These promotional terms and conditions only applicable for customers who apply through the designated channels including specified link on promotional page: <https://www.cncbinternational.com/cross-border-banking/en/> or calling the loan hotline: 22801833 with the specified promotional code “GBA02” during the period from 1 April 2025 to 30 June 2025 ("Promotion Period").
- These promotional terms and conditions only applicable for customers who provide the proof of properties (including jointly owned property) in China, apply for and successfully drawdown the \$mart Plus Personal Installment Loan including Personal Instalment Loan, Debt Consolidation and Top Up Loan ("the Loan") from China CITIC Bank International Limited (the “Bank”) with loan amount of HK\$50,000 or above and repayment tenor of 12 months or above shall be entitled to the following rewards ("Eligible Customer"):

Loan Amount (HK\$)*	Cash Rebate (HK\$)
\$50,000 - \$199,999	\$500
\$200,000 or above	\$1,000

Remarks: *If customers apply for top-up loan, the loan amount will be calculated by the actual cash out approved top up loan amount

- Cash Rebate Amount will be credited to Eligible Customer’s Personal Installment Loan account (“Loan Account”) on or before the repayment due date of the 7th installment. Eligible Customers’ Loan Account must be valid and in good condition without any late payment or early repayment at the time the Cash Rebate is given, otherwise the Bank reserves the right to cancel the Cash Rebate.
- The Cash Rebate is not exchangeable, transferable or redeemable for cash.
- 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.
- 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.
- 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.
- 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.
- In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.

\$mart Plus Personal Installment Loan - Promotional Terms and Conditions for up to HK\$16,800 Cash Rebate

Offer:

- Customers successfully applying and drawdown for \$mart Plus Personal Installment Loan including Personal Instalment Loan, Debt Consolidation and Top Up Loan (“Loans”) from China CITIC Bank International Limited (the “Bank”) with loan amount of HK\$100,000 or above and repayment period of 12 months or above during the period from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period") shall be entitled to the corresponding Cash Rebate ("Eligible Customers"). Eligible Customers enjoy Cash Rebate of up to HK\$8,400 upon the successful drawdown of Personal Installment Loan, Eligible Customers enjoy a doubled Cash Rebate of up to HK\$16,800 upon the successful drawdown of Debt Consolidation or Top-up Loan ("Up to HK\$16,800 Cash Rebate Offer "). Details are as follow:

Loan Amount# (HK\$)	Basic Cash Rebate		Doubled Cash Rebate (Only applicable to Top-up Loan or Debt Consolidation)	
	Repayment Tenor		Repayment Tenor	
	12-36 Months	48-60 Months	12-36 Months	48-72 Months*
\$100,000 - \$199,999	\$500	\$800	\$1,000	\$1,600
\$200,000 - \$499,999	\$500	\$1,200	\$1,000	\$2,400
\$500,000 - \$999,999	\$500	\$2,400	\$1,000	\$4,800
\$1,000,000 - \$1,499,999	\$1,000	\$3,900	\$2,000	\$7,800
\$1,500,000 or above	\$2,000	\$8,400	\$4,000	\$16,800

Remarks:

If customers apply for Top Up Loan, the loan amount is calculated by actual cash out top up loan amount.

* Repayment tenor of 72 months is only applicable to Debt Consolidation.

2. Cash Rebate Amount will be credited to Eligible Customer's Personal Installment Loan account ("Loan Account") on or 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 Cash Rebate is given, otherwise the Bank reserves the right to cancel the Cash Rebate.
3. The Cash Rebate is not exchangeable, transferable or redeemable for cash.
4. Eligible Customers shall enjoy **\$mart Plus Personal Installment Loan** offer of up to HK\$16,800 Cash Rebate Offer once only during the Promotion Period. The up to HK\$16,800 Cash Rebate Offer shall not be used in conjunction with other promotional offers at the same time except for the "GBA Property Owner \$mart Plus Personal Installment Loan of up to HK\$1,000 Rewards",
5. The Bank does not appoint any third parties to refer this application and do not process any application that was referred by a third party.
6. 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.
7. 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.
8. 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.
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. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.