

\$mart Plus Tax Season Loan – Promotional Terms and Conditions for up to HK\$18,800 Reward:

- These promotional terms and conditions is only applicable for customers applying for and successfully drawing down \$mart Plus Personal Installment Loan, \$mart Plus Personal Installment Loan – Debt Consolidation or Top Up Loan (the "Loan") with China CITIC Bank International Limited (the "Bank") during the period from now until 31 March 2024 ("Campaign Period") with designated loan amount and repayment tenor shall be entitled to the following rewards.

i.) Up to HK\$14,800 Cash Rebate for applications submitted via e-Channels:

Customers who successfully apply for and draw down the Loan via e-Channels (including inMotion Mobile App, i-banking and corporate website) with the loan amount# of HK\$50,000 or above and over a specified repayment tenor within the Campaign Period ("Eligible Customer") will be entitled to the cash rebate as shown in the table below.

Loan amount# (HK\$)	Cash Rebate (HK\$) (Repayment Tenor: 36-48 months)	Cash Rebate (HK\$) (Repayment Tenor: 60 months or above)
50,000 - 199,999	300	800
200,000 - 499,999	500	1,500
500,000 - 999,999	800	2,000
1,000,000 - 1,499,999	1,200	3,000
1,500,000 or above	2,000	14,800

ii.) Up to Extra HK\$3,000 Cash Rebate for existing/ new PAYROLLplus account holders:

Customers who successfully apply for and draw down the Loan with the loan amount# of HK\$50,000 or above and over a repayment tenor of 24 months or above within the Campaign Period, and hold a valid (PAYROLLplus) account at the time the Loan is draw down ("Eligible Customer") will be entitled to the cash rebate as shown in the table below.

Loan amount# (HK\$)	Cash Rebate (HK\$) (Repayment Tenor: 24 months or above)
50,000 - 999,999	500
1,000,000 - 1,499,999	1,000
1,500,000 or above	3,000

iii.) Up to Extra HK\$1,000 Credit Card Spending Credit for existing/ new eligible CNCBI credit card customers:

Customers who successfully apply for and draw down the Loan with the loan amount# of HK\$50,000 or above and the repayment tenor of 24 months or above within the Campaign Period, and is a principal card holder of CNCBI DCH Living Mastercard Card, CNCBI Motion Credit Card, CNCBI Motion Credit Card (virtual) or CNCBI GBA Dual Currency Credit Card on or before the designated date ("Eligible Credit Card"), and the credit card is activated, ("Eligible Customer") shall be entitled to Spending Credit as shown in the table below. Please refer to Clause 5 for detailed information regarding the rebate for Credit Spending.

Loan amount# (HK\$)	Spending Credit (HK\$) (Repayment Tenor: 24 months or above)
50,000 - 999,999	500
1,000,000 or above	1,000

Remark#: If customers apply for Top Up Loan, the loan amount is calculated by approved top up loan amount.

2. The above three offers could be used in conjunction with the same time, the maximum reward amount is HK\$18,800.
3. An Eligible Customer shall enjoy the offer(s) once only during the Promotion Period. The offer shall not be used in conjunction with other promotion offers at the same time.
4. Cash Rebate of Offer i) and ii) will be credited to Eligible Customer's Personal Installment Loan account ("Loan Account") before the repayment due date of the 7th instalment without prior notice. Eligible Customers' Loan Account must be valid and in good condition without any late payment or early repayment at the time the Cash Rebate are given, otherwise the Bank reserves the right to cancel the Cash Rebate.
5. Spending Credit of Offer iii) will be credited to Eligible Customer's Eligible Credit Card Account ("Credit Card Account") within the following months without prior notice.

Drawdown Date	Date of activating Eligible Credit Card	Rebate Date
1 October 2023 to 31 December 2023	On or before 31 January 2024	Within March 2024
1 January 2024 to 30 April 2024	On or before 31 May 2024	Within July 2024

If customers hold more than 1 Eligible Credit Card Account, the Spending credit will be credited to one of the credit card account according to the below priority:

Priority 1: CNCBI DCH Living Mastercard Card *

Priority 2: CNCBI Motion Credit Card*

Priority 3: CNCBI Motion Credit Card (virtual)*

Priority 4: CNCBI GBA Dual Currency Credit Card* (HKD Account)

Remark: The principal credit card must be activated*

At the time the Spending Credits are given, the Eligible Customers' Loan and Credit Card Account must be valid and in good condition without any late payment or early repayment, otherwise the Bank reserves the right to cancel the Spending Credit.

6. The Cash Rebate and Spending Credit are not returnable, transferable or redeemable for cash. The Spending Credit can only be used to offset retail purchase transactions and cannot be used to settle any outstanding credit card statement balance. If the relevant Credit Card Account is voluntarily closed or involuntarily closed, the spending credit that is unused or yet to credit will be immediately forfeited upon the account closure.
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 \$mart Plus Personal Installment Loan, \$mart Plus Personal Installment Loan – Debt Consolidation or Top Up 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. 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.
11. 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.



中信银行(国际)

CHINA CITIC BANK INTERNATIONAL

12. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/>. The Bank's staff will call you to confirm the arrangement if you submit such request online.