

Promotional Terms and Conditions for Personal Line of Credit - Payroll Cash:

1. The promotion period is from now to 31 December 2025 ("the Promotion Period"). New customers (as described in Clause 2 below) who successfully apply for, and being approved the application of Personal Line of Credit - Payroll Cash (the "Facility") by China CITIC Bank International Limited (the "Bank") during the Promotion Period can enjoy first 3 months interest-free period (the "Offer") from effective date of the Facility.
2. New customers are applicants who do not currently hold and have not cancelled any Facility Account(s) in the past 12 months from the date of application of their current applications for the Facility (the "Eligible Customers").
3. Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by the Bank from time to time.
4. The interest rate that a customer is entitled to is subject to the Bank's evaluation based on customer's credit rating and other relevant loan approval factors. The Bank reserves the right of final discretion to approve the credit facility and determine the applicable interest rate.
5. The Offer shall not be used in conjunction with other promotional offers at the same time. Eligible Customers can only enjoy the Offer once during the Promotion Period.
6. The Bank does not appoint any third parties to refer this application and does not 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 the Facility.
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. 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.
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. In the event of any inconsistencies between the English and Chinese version of these promotional terms and conditions, the English version shall prevail.