

Smart Plus Personal Installment Loan – Promotional Terms and Conditions for up to HK\$16,800 Cash Rebate Offer and HK\$500 Gift Card:

1. Customers successfully applying and drawdown for Smart 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. Customers who successfully apply and draw down for Loans through inMotion Mobile App during the Promotion Period (“Eligible Customers”) shall be entitled to HK\$500 Harbour City Gift Card (“HK\$500 Gift Card”).
3. Each Eligible Customer can enjoy above Up to HK\$16,800 Cash Rebate Offer and HK\$500 Gift Card once each during the Promotion Period. These offers shall not be used in conjunction with another promotional offers at the same time.
4. 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.
5. HK\$500 Gift Card shall be mailed to Eligible Customer’s address as per with the Bank’s record on or before 31 August 2025.
6. Cash Rebate and Gift Card are not exchangeable, transferable or redeemable for cash.
7. For any failure to use Gift Cards before the designated expiry date, or any lost or damaged, the Bank will not re-issue the Gift Cards for whatsoever reasons.
8. The Bank is not the supplier of Gift Cards. The Bank makes no representations or warranties regarding the use of Gift Cards. For any enquiries, disputes or complaints, please contact the relevant supplier directly.
9. The use of Gift Cards are subject to relevant Terms and Conditions. Please contact Harbour City at 2118 8666 or visit their website <https://www.harbourcity.com.hk/en/happening/harbour-city-gift-card-is-now-available-for-sale/> for details.
10. 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.
11. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for Smart Plus Personal Installment Loan.
12. 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.
13. 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.
14. 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.
15. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.