

Smart Plus Personal Installment Loan – Promotional Terms and Conditions for “Up to HK\$13,888 Cash Rebate Offer” and “Exclusive Limited-Time Reward – Extra HK\$2,000 Cash Rebate”:

- These promotional terms and conditions are applicable to 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 tenor of 36 months or above during the designated promotional period (“Eligible Customers”). Offers are detailed below:

a) Up to HK\$13,888 Cash Rebate Offer:

During the period from 1 July 2026 to 30 September 2026 (both dates inclusive) (“Promotion Period”), Selected Customers[^] successfully applying and drawdown for a loan amount of HK\$500,000 or above and repayment tenor of 36 months or above, can enjoy an additional HK\$2,000 Cash Rebate. Together with the basic Cash Rebate of up to HK\$11,888, the total Cash Rebate is up to HK\$13,888. Other customers will be eligible for Cash Rebate of up to HK\$11,888. The Cash Rebate amounts for different loan amounts and repayment tenor under each product are as follows:

Loan Amount# (HK\$)	Personal Instalment Loan or Top Up Loan		Debt Consolidation	
	Repayment Tenor		Repayment Tenor	
	36-48 Months	60 Months	36-48 Months	60-72* Months
\$100,000 - \$199,999	\$300	\$800	\$500	\$1,000
\$200,000 - \$499,999	\$500	\$1,000	\$1,000	\$2,000
\$500,000 - \$999,999	\$800	\$2,000	\$2,000	\$4,000
\$1,000,000 - \$1,499,999	\$1,000	\$3,000	\$3,000	\$6,000
\$1,500,000 or above	\$2,000	\$6,500	\$8,000	\$11,888

Selected Customers[^] shall be entitled to the additional cash rebate below:

Loan Amount# (HK\$)	Personal Instalment Loan, Debt Consolidation or Top Up Loan
	Repayment Tenor 36-72* Months
\$500,000 or above	\$2,000

b) Exclusive Limited-Time Reward – Extra HK\$2,000 Cash Rebate:

During the period from 1 July 2026 to 15 July 2026 (both dates inclusive), in addition to the above offer, Eligible Customers who successfully applying and drawdown a loan can enjoy an additional HK\$2,000 cash rebate as follows:

Loan Amount# (HK\$)	Personal Instalment Loan, Debt Consolidation or Top Up Loan
	Repayment Tenor 36-72* Months
\$100,000 or above	\$2,000

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.

^ Selected Customers are i) customers who hold a valid account of Private Banking of the Bank, CITIC*diamond* Wealth Management Service, CITIC*first* Wealth Management Service, PAYROLL*plus* or Mortgage Loan of the Bank at the time the Loan is draw down; or ii) customers who are invited by the Bank to join the promotion.

- “Up to HK\$13,888 Cash Rebate Offer” can be enjoyed together with the “Exclusive Limited-Time Reward – Extra HK\$2,000 Cash Rebate” (if applicable). Each Eligible Customer can enjoy each promotional offer once during the Promotion Period. The offers shall not be used in conjunction with another promotional offers at the same time.
- 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.
- 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.
- 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.

6. 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.
7. 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.
8. 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.
9. In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.