中信银行(国际)
CHINA CITIC BANK INTERNATIONAL

$mart Plus Personal Installment Loan – Promotional Terms and Conditions for "Up to HK$16,888 Cash Rebate Offer":

1. These promotional terms and conditions are applicable to 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 tenor of 36 months or above during the designated promotion period ("Eligible Customers"). Offer is detailed below:

   Up to HK$16,888 Cash Rebate Offer:

   During the period from 1 September 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period"), Eligible Customers shall be entitled to the following cash rebate:

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	$1,000	$3,000	$3,000	$5,000
$1,000,000 - $1,499,999	$3,000	$5,000	$5,000	$8,000
$1,500,000 or above	$5,000	$8,000	$8,000	$16,888

   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. Each Eligible Customer can enjoy the promotional offer once during the Promotion Period. The offer shall not be used in conjunction with another promotional offers at the same time.
3. 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.
4. 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.
5. 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.
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.