

**Smart Plus Personal Installment Loan (Tax Season Offer) - Promotional Terms and Conditions for up to HK\$16,800 Cash Rebate Offer:**

- These promotional terms and conditions are applicable to customers who apply for and successfully draw down Smart Plus Personal Installment Loan including Personal Installment Loan, Debt Consolidation and Top Up Loan ("the Loan") from China CITIC Bank International Limited (the "Bank") from 1 January, 2025 to 31 March, 2025 ("Promotion Period") with loan amount of HK\$50,000 or above and with a repayment tenor of 24 months or above ("Eligible Customers") shall be entitled to the following offers:

Loan Amount (HK\$) *	Cash Rebate (HK\$)	
	Repayment tenor of 24 – 48 months	Repayment tenor of 60 – 72 months
\$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	\$2,000	\$5,000
\$1,500,000 or above	\$4,000	\$16,800

Remarks: \*If customers apply for Top-Up loan, the loan amount will be calculated by the actual cash out approved top up loan amount.

- 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 Cash Rebate is not exchangeable, transferable or redeemable for cash.
- Eligible Customers shall enjoy Tax Season offer of up to HK\$16,800 Cash Rebate Offer once only during the promotion period. These offers shall not be used in conjunction with other promotional offers at the same time.
- 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 a Smart Plus Personal Installment Loan.
- 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.
- 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.
- 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.
- In the event of any inconsistency between the English version and Chinese version, the English version shall prevail.