

Terms and Conditions of Year of the Dragon Double Happiness Lucky Draw (the “Lucky Draw”)

1. Unless otherwise specified, if customer participates in the Lucky Draw provided by China CITIC Bank International Limited (the “**Bank**”), customer agrees that the Lucky Draw is subject to General Terms and Conditions of the Bank, Terms and Conditions for inMotion Services and Terms and Conditions of inMotion Rewards Go! Program.

2. The promotion period is from 8 February 2024 to 24 February 2024 (both dates inclusive) (the “**Promotion Period**”). The Lucky Draw is only available to selected customers (the “**Eligible Customer**”) of the Bank who can fulfill the following criteria 2a) and 2b) during the Promotion Period:

a.) One of the selected customer groups

- Staff of CITIC Group Companies who are using the Bank’s deposit account as payroll account for January 2024 with the respective CITIC Group companies, or
- CITIC Group Companies staff who registered the promotion (according to the Bank’s record on 25 January 2024), or
- CITIC*diamond* customer (according to the Bank’s record on 31 January 2024), or
- Private Banking customer (according to the Bank’s record on 31 January 2024), or
- Customer who registered for PAYROLL*plus* since April 2023 (according to the Bank’s record as of 31 Jan 2024)

and

b.) Successfully transferred with “Send Lai See” function via inMotion, which the transaction fulfills the following criteria (the “**Eligible Transaction**”):

- The transaction is of HKD20 or above, and
- Each FPS Proxy ID will only be counted once as eligible transaction, i.e. 2nd and subsequent transactions to the same FPS Proxy ID will not be counted as eligible transaction, and
- Bank reference number is generated for the transaction

3. During the Promotion Period, the Eligible Customer shall be entitled to a lucky draw chance for each Eligible Transaction conducted. Lucky Draw winners will be randomly drawn by a computer system of the Bank (the “**Winners**”) for one of the following 64,462 Lucky Draw prizes (the “**Prize**”). Customer can enter “Rewards Go!” and click “Draw” button of the corresponding Lucky Draw mission to perform the lucky draw. There is no limit to the number of chances that each of the Eligible Customer can earn. The Lucky Draw prizes are as follow:

Lucky Draw prizes	Number of winners
HK\$2	60,888
HK\$8	2,088
HK\$18	1,148
HK\$88	338

Lucky Draw result will be displayed once customer has completed each Lucky Draw and can be retrieved in corresponding mission under “Rewards Go!”. If all the lucky draw prizes are drawn, the promotion will end earlier.

4. The Bank has the sole and absolute authority in determining if customer is eligible for this Lucky Draw.

5. Winner shall collect the Lucky Draw prize in “Rewards Go!” within 90 days after the end of the Promotion Period. Expired and uncollected Lucky Draw prize will not be reissued and deemed to be forfeited.

6. The Lucky Draw prize will be credited to winner’s HKD sole name account of the Bank in the following sequence as determined by the Bank in our sole and absolute discretion within 14 working days after winner collects the Lucky Draw prize as stipulated in clause 5 without prior notice: i. Savings account; ii. Current account; iii. Credit card account. Winner must continue to maintain a valid i-banking account AND account mentioned in this clause in good standing at the time Lucky Draw prize is credited. If the account status changes, the Bank reserves the right not to fulfil the Lucky Draw prize without prior notice, and no Lucky Draw prize will be credited to any other account or through any other means.

7. The Bank may offer, vary, suspend or withdraw different benefits, schemes or arrangements under Rewards Go!. The availability or redemption of some benefits, schemes or arrangements may be governed by further Terms and Conditions specified by us from time to time.

8. No part of this Lucky Draw Prize is transferable, exchangeable, returnable or redeemable for cash.

9. Eligible Customers who participate in the Lucky Draw represents the customer’s understanding of, acceptance and willingness to comply with these Promotional Terms and Conditions. In case of any breach of these Promotional Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the sole right to immediately cancel the winner’s entitlement to the Lucky Draw Prize and pursue any violations without prior notice.

10. The Bank reserves the right to delete, replace, supplement or amend any of these Promotional Terms and Conditions without prior notice, and shall not be responsible for any costs,

expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection to this Lucky Draw, the decision of the Bank shall be final and conclusive.

11. Except as otherwise expressly stated in these Promotional Terms and Conditions, no one other than a party to these Promotional Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Promotional Terms and Conditions entitles any third party to enforce any term of Promotional 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 Promotional Terms and Conditions without the consent of that third party.

12. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.

13. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.