

Terms and Conditions of “inMotion Thankful Draw” (the “Lucky Draw”)

Promotion Period

1. The promotion period is from 1 October 2024 to 31 December 2024 (both dates inclusive) (the “**Promotion Period**”). 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 these Terms and Conditions, General Terms and Conditions, Terms and Conditions for inMotion Service , Terms and Conditions of inMotion Rewards Go! Program, and such other terms as may be agreed between the Bank and customer in relation thereto.

General Terms and Conditions

1. The Bank has the sole and absolute authority in determining if customer is eligible for this Lucky Draw.
2. 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.
3. 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.
4. 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.
5. 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.
6. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

How to Earn Lucky Draw Chance(s)

1. Eligible Customer can earn Lucky Draw Chance by the following:
 - a. Completes any of the Designated Activities (as described in Clause 2) successfully on the respective calendar day during the Promotion Period to earn 1 daily Lucky Draw Chance; or
 - b. Completes the Lucky Draw and draw function card to get extra Lucky Draw Chances (as described in Clause 3)
2. Each Eligible Customer can have a maximum of 1 Lucky Draw Chance on each calendar day by completing any of the Designated Activities as described in below table:

No.	Designated Activities	Details	Lucky Draw Chance during the Promotion Period
1	Register CNCBI as FPS default receiving bank via inMotion	Applicable to Eligible Customer who meeting the following requirement: <ul style="list-style-type: none"> Has not set the Bank as FPS default receiving banking and complete FPS default receiving banking setting during Promotion Period by FPS Proxy ID, HKID, mobile phone number or email address; AND Holds valid HKD/RMB current or saving account. 	1
2	Complete real time merchant bill payment(s) by bank account(s) or CNCBI's credit card(s) via inMotion	<ul style="list-style-type: none"> Each merchant bill payment amount has to be HK\$300 or above (or equivalent). Complete real time merchant bill payment by selecting "Now" under Payment date within service hour on business days and the instruction has been conducted successfully. Scheduled bill payment does not count as eligible merchant bill payment. 	92
3	Online fund-in	<ul style="list-style-type: none"> Transfer in money via inMotion with "Add Money" function, standing instruction from local banks other than the Bank, or third party local bank transfer to CNCBI bank's saving or current account with amount HK\$1,000 or above (or equivalent). Not applicable to the Bank staff's payroll account. 	4

4	Register for “MONOPOLY Deposit” via inMotion	N/A	1
5	Register for “MONOPOLY Deposit Top-up Offer” via inMotion	N/A	1
6	Register for PAYROLL <i>plus</i> via inMotion	Not applicable to the staff of the Bank.	1
7	Set-up time deposits via inMotion	N/A	92
8	Open Investment One Account via inMotion	Applicable to Eligible Customer who meeting the following requirements: <ul style="list-style-type: none">Does not have One Account;	1
9	Trade FX with Market Order or Limit Order via inMotion	<ul style="list-style-type: none">Each FX transaction amount has to be HK\$1,000 or above (or equivalent). If the transaction is a Limit Order, it has to be successfully executed and with a “Traded” status.Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance are NOT counted as eligible foreign exchange transactions.	92
10	Trade Hong Kong stocks, U.S. stocks or China A-share via inMotion or inVest	N/A	92
11	Complete “Investor Risk Analysis” (including renewal) via inMotion	N/A	1
12	Subscribe or switch-in Investment Funds via inMotion	Applicable to all Investment Funds (including Money Market Fund) available for sale via inMotion.	92
13	Subscribe Currency Linked Deposit via inMotion	N/A	92
14	Apply for Credit Card(s) via inMotion with card approval	Customer has to successfully apply for a principal card of any one of CNCBI Motion Credit Card, CNCBI Motion Credit Card (<i>virtual</i>), CNCBI Jewel World Mastercard® Card, CNCBI Jewel World Elite Mastercard® Card, CNCBI DCH Living Mastercard® Card and CNCBI GBA Dual Currency Credit Card (“ Designated Credit ”	6

		Card ”), and the card being approved during the Promotion Period.	
15	Spend with Designated Credit Card(s)	Customer has to spend on eligible transaction (as described as Clause 10) by using any one of Designated Credit Cards with single transaction amount HK\$300 or above (or equivalent) during the Promotion Period.	92
16	Purchase any General Insurance via inMotion with CNCBI’s Credit Card(s)	General Insurance includes inSure Travel Insurance Plan, inGuardian Home Insurance Plan, Sporticare Sports Protection, inTrust Domestic Helper Insurance Plan & inFuture Overseas Study Insurance Plan (“ General Insurance ”).	92
17	Apply for Personal Loan(s) with Tax Season Offer or Credit Card Cash-in instalment via inMotion and drawdown loan	Customer has to apply for and draw down with \$mart Plus Personal Installment Loans – Tax Season Offer including Personal Installment Loan, Debt Consolidation, Top Up Loan (“ Personal Loan ”), and/or Credit Card Cash-in Installment Program during the Promotion Period.	92
18	Share your other bank’s deposit account information with CNCBI via The Interbank Account Data Sharing (“ IADS ”) in inMotion	Customer has to successfully grant consent and share their other bank’s deposit account information with CNCBI via IADS and remain the active status for at least one day.	10

3. Each Eligible Customer can have extra Lucky Draw Chance(s) by completing the Lucky Draw if he/she draws an acceleration function card (“**Function Card**”) in the Lucky Draw.

Acceleration Function Card	Extra Lucky Draw Chance(s) earned
+ 1 step	+ 1 Lucky Draw Chance
+ 2 steps	+2 Lucky Draw Chances
+ 3 steps	+3 Lucky Draw Chances





4. Each Eligible Customer can have a maximum of 100 Lucky Draw Chances during the Promotion Period. In case customer completes more than one Designated Activities on the same day, Lucky Draw Chance will be granted to one Designated Activity only, which is subject to the transaction’s posting date and time of the Bank’s record. Lucky Draw Chance(s) will not be granted to other Designated Activities of the same day, and respective Designated Activities’ Lucky Draw Chance quota will be deducted 1 time.

For example, if customer completes “Online Fund In” and “Monopoly Registration” on the same day, 1 Lucky Draw Chance is granted to “Monopoly Deposit Registration” according to transaction post

date of the Bank's record. No Lucky Draw chance will be granted to "Online Fund in" and respective Lucky Draw Chance quota of both "Online Fund In" and "MONOPOLY Registration" will be deducted 1 time.

5. Designated Activities transaction date and time, posting date and time are subject to the Bank's record. In case of any dispute, the Bank's records shall prevail.
6. Eligible Customer must still maintain inMotion Service at the time Lucky Draw Chance is assigned.
7. Lucky Draw Chance(s) will be displayed under "Offers for you" section on the inMotion post-login home screen and "Thankful Draw" in "Rewards Go!" within 10 working days upon completion of Designated Activities.
8. Lucky Draw Chance(s) will be accumulated and Eligible Customer shall collect the Lucky Draw Chance(s) under "Offers for you" section on the inMotion post-login home screen or "Thankful Draw" in "Rewards Go!" by **10 January 2025**. Expired and unexecuted Lucky Draw Chance(s) will not be reissued and deemed to be forfeited.
9. Eligible Customer can click start the Lucky Draw by:
 - a. Entering "Thankful Draw" via "Offers for you" section on the inMotion post-login home screen; or
 - b. Entering "Thankful Draw" via "Rewards Go" icon on the inMotion post-login home screen





Eligible Customer has to agree and accept Terms and Conditions of the Lucky Draw, Terms and Conditions of inMotion Rewards Go! Program and turn on inMotion "Receive Marketing Push Notification" and "Receive Personalized Marketing Offers", and click one of these icons

(   ) to start the Lucky Draw. Lucky Draw result will be displayed instantly once customer completed the Lucky Draw and recorded in "Rewards Go!". Customer can find the lucky draw result in "Rewards History" under "Thankful Draw" Section.

10. Eligible transactions (the "**Eligible Transactions**") include posted local and overseas retail transactions and online transactions. For the avoidance of doubt, Any transactions made via WeChat Pay HK, AlipayHK and PayMe, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Installment loan, monthly repayments of Retail Purchase Installment Program, Statement Balance Interest Free Installment Plan, handling fees and fees and charges, relevant insurance payment, payments to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, transaction made via mobile app/ funds transfer and merchant transaction via electronic fund transfer platform/ reload of e-wallets, reverse transactions. Whether a transaction is eligible is subject to the Bank's (in its sole and absolute discretion) satisfaction and confirmation. In case of any dispute, the decision of the Bank shall be final and binding on Eligible Customers.

Lucky Draw Prizes

1. After clicking one of these icons (   ) to start the Lucky Draw, Lucky Draw Prizes (each a “Prize”) will be drawn randomly by computer and Lucky Draw result will be shown instantly, subject to Eligible Customer’s segment status at the time of entering into the Lucky Draw:

Prizes	General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
Grand Prize 	HK\$10,000 Apple Store Gift Card		
Cash Rewards 	Up to HK\$5	Up to HK\$10	Up to HK\$20
e-Gift Voucher 	Up to HK\$10	Up to HK\$100	Up to HK\$1,200
Product Prizes 			
Savings Deposit Coupon	Up to 4.00% p.a. HKD Savings Bonus Interest Rate	Up to 5.00% p.a. HKD Savings Bonus Interest Rate	Up to 6.00% p.a. HKD Savings Bonus Interest Rate
FX Cash Rebate	Extra HK\$10 for every accumulated amount of HK\$10,000 Eligible FX Transactions, up to HK\$50	Extra HK\$10 for every accumulated amount of HK\$10,000 Eligible FX Transactions, up to HK\$80	Extra HK\$10 for every accumulated amount of HK\$10,000 Eligible FX Transactions, up to HK\$100
Investment Fund Subscription Fee Cash Rebate	HK\$100	HK\$500	HK\$1,000
Currency Linked Deposit Cash Rebate	Extra HK\$50 for every single Currency Linked Deposit subscription, up to HK\$300	Extra HK\$50 for every single Currency Linked Deposit subscription, up to HK\$500	Extra HK\$100 for every single Currency Linked Deposit subscription, up to HK\$3,000
Securities Trading Cash Rebate	Extra HK\$50	Extra HK\$100	Extra HK\$188

Complimentary 5-Day Travel Insurance	Sliver Plan	Gold Plan	Platinum Plan
Premium Discount for Travel Insurance	Extra 5% Premium Discount for inSure Travel Insurance Plan – Single Trip		
Premium Discount for Home Insurance	Extra 5% Premium Discount for inGuardian Home Insurance Plan		
Extra Credit Card welcome Offer	Extra HK\$200 (Upon card approval of CNCBI Motion Credit Card, CNCBI Motion Credit Card(<i>virtual</i>), or CNCBI GBA Dual Currency Credit Card via inMotion application)	Extra HK\$300 (Upon card approval of CNCBI Motion Credit Card, CNCBI Motion Credit Card(<i>virtual</i>), or CNCBI GBA Dual Currency Credit Card via inMotion application)	Extra up to HK\$1,000 (Upon card approval of CNCBI Jewel World Elite Mastercard® Card, CNCBI Motion Credit Card, CNCBI Motion Credit Card(<i>virtual</i>) or CNCBI GBA Dual Currency Credit Card via inMotion)
Extra Credit Card Spending Cash Rebate	Up to HK\$10	Up to HK\$20	Up to HK\$50
Personal Installment Loan - Tax Season Offer - Cash Rebate	Extra up to HK1,600 Cash Rebate for \$mart Plus Personal Installment Loan - Tax Season Offer Application (Upon draw down of \$mart Plus Personal Installment Loan - Tax Season Offer via inMotion)		
Personal Instalment Loan - Tax Season Offer - Loan Interest Discount	Extra 10% off (up to HK\$5,600) discount for total loan interest of \$mart Plus Personal Installment Loan - Tax Season Offer (Upon draw down of \$mart Plus Personal Installment Loan - Tax Season Offer via inMotion)		
PAYROLL <i>plus</i> - Extra Welcome Offer Cash Rebate	Extra HK\$200 (Upon registration for PAYROLL <i>plus</i> Account and consecutive monthly fund in)		
Function Card	Up to 3 extra lucky draw chance(s)		

- Grand Prize's Winners (as described in "Terms and Conditions of Grand Prize – Clause 1") will be invited to participate in interviews related to the Grand Prize Collection Event in January 2025 and acknowledge that the photos and videos will be taken in the event. The Bank reserve the right to publicize the name of Grand Prize's Winners, their photos and videos taken on the Bank's Facebook, Instagram page and other promotional materials for advertisement purpose. By participating in this Lucky Draw, participants are deemed to accept this arrangement and the use of his/her information.
- Only the winner ("**Winner**") of the Lucky Draw is eligible to the Prizes. The Prizes are non-transferrable.

4. All Prizes will be shown in “Rewards History” of “Thankful Draw” under “Rewards Go!” via inMotion.
5. Winner must still maintain inMotion Service at the time Lucky Draw prize fulfillment. 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.
6. To ensure receiving the relevant winner notification sent out by the Bank at the time of Lucky Draw prize fulfillment, Eligible Customers must still **turn on inMotion “Receive Marketing Push Notification” and “Receive Personalized Marketing Offers” and enable push notification for inMotion in the mobile device setting.** Otherwise, the notification will not be re-issued. The Bank shall not be liable for any failure to receive the notification by the Winners.

Terms and Conditions of Grand Prize

1. Winners of the Grand Prize (“**Grand Prize’s Winner**”) – HK\$10,000 Apple Store Gift Card (“**Apple Store Gift Card**”), will be notified with the redemption details via inMotion App push notification and SMS (“**Winner Notification**”) within 14 working days. Grand Prize’s Winner is required to collect prize in designated venue during designated period of time.
2. In case Grand Prize Winner cannot collect the prize in person, he/she can authorize friends or relatives to collect on behalf. In case of any matter or dispute arising out of or in connection to this arrangement, the decision of the Bank shall be final and conclusive.
3. No part of the Grand Prize is transferable, exchangeable, returnable or redeemable for cash.
4. The Bank is not the manufacturer/supplier/merchant of the Apple Store Gift Card and assumes no responsibility for the quality of products and services provided by the manufacturer/supplier/merchant of the Apple Store Gift Card. The use of the Apple Store Gift Card is subject to the terms and conditions stipulated by the supplier.

Terms and Conditions of Cash Rewards Prize (“Cash Prize”)

1. Cash Prize is listed in the below table:

General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
Up to HK\$5	Up to HK\$10	Up to HK\$20

2. Cash Prize will be credited to Winner’s HKD sole name account of the Bank in the following sequence as determined by the Bank in its sole and absolute discretion within 14 working days after lucky draw announcement: i. Savings account; ii. Current account; iii. Credit card account. The account mentioned in this clause must be in good standing at the Cash Rewards are credited. If the account status changes, the Bank reserves the right not to fulfil the Cash Prize without prior notice, and no Cash Rewards will be credited to any other account or through any other means.

Terms and Conditions of e-Gift Voucher Prize (“e-Gift Voucher”)

1. e-Gift Voucher Winners (“**e-Gift Voucher’s Winner**”) will be notified and the e-Gift Voucher Prize will be sent via inMotion App push notification on or before the 20th of next calendar month upon lucky draw completion.

2. e-Gift voucher will be posted in inMotion inbox, e-Gift Voucher's Winner can redeem it by expiry date. Expired e-Gift voucher will not be reissued and deemed to be forfeited.
3. No part of the e-Gift Voucher is transferable, exchangeable, returnable or redeemable for cash.
4. The use of the e-Gift Voucher may be subject to the terms and conditions stipulated by the manufacturer/supplier/merchant.
5. The Bank is not the manufacturer/supplier/merchant of the e-Gift voucher and assumes no responsibility for the quality of products and services provided by the manufacturer/supplier/merchant of the e-Gift voucher.

Terms and Conditions of Savings Deposit Coupon Prize ("Deposit Coupon")

1. Winner of the Deposit Coupon ("**Deposit Coupon's Winner**") will receive Deposit Coupon with respective bonus interest rate ("**Bonus Interest Rate**") as listed in below table. Deposit Coupon's Winner can receive Deposit Coupon in "eCoupons" under "Rewards Go!" within 14 working after lucky draw announcement.

General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
Up to 4.00% p.a. Bonus Interest Rate	Up to 5.00%p.a. Bonus Interest Rate	Up to 6.00%p.a. Bonus Interest Rate

2. Deposit Coupon Winner can enjoy Bonus Interest Rate on top of prevailing HKD saving rate. The Bonus Interest Rate quoted above is indicative and for reference only, and may change from time to time at the Bank's sole and absolute discretion. Please refer to any of our branches and website for the latest HKD Prevailing Savings Rate.
3. Deposit Coupon's Winner will be entitled to the Bonus Interest Rate only if Deposit Coupon has been applied before end of effective period. The effective period and Eligible New Fund (as described in Clause 5) requirement of Deposit Coupon are stated in the prize details which can be found in Rewards History (click "Rewards History" under "Thankful Draw" Section.).
4. The Deposit Coupon can only be applied under the following details:
 - a. in a valid sole name HKD Multi-currencies Statement Savings Account (the "**Registered Account**"), i.e. joint name account is not applicable; and
 - b. the Registered Account shall not have registered for PAYROLLplus / MONOPOLY Deposit / MONOPOLY Deposit Top Up or applied any other Deposit Coupon; and
 - c. one Deposit Coupon can only be applied in one HKD Multi-currencies Statement Savings Account.
5. Bonus interest will be calculated daily based on the day-end Eligible New Fund balance in the Registered Account and the applicable bonus interest rate. Eligible New Fund ("**Eligible New Fund**") on any particular day is calculated based on the net increase in the Total Deposit balance as of the latest business day ("**Reference Date**") from that of the last business day of previous month of the Deposit Coupon effective month, deducted by the sum of principal amount which has been entitled to new fund Time Deposit offer within the calendar month. On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays will be considered as the net increase of Total Deposit balance for the next business day. Total Deposit refers to the aggregated amount of money held in all current accounts, savings accounts, One Account "Deposit" and time deposit

opened and held with the Bank under the sole name of the customer or by the customer as the primary account holder of a joint account. In respect of any debit balance in a current account, the relevant balance will be treated as zero. If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation in the eligible new fund amount. The equivalent amount in Hong Kong Dollar for foreign currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund Balance".

6. During the Deposit Coupon effective period, the following clauses are applied:
 - a. Subject to Clause 3, Eligible Customer can further deposit the fund in the Registered Account and/or the other accounts mentioned in Clause 4, the bonus interest will be calculated daily based on the day end Eligible New Fund balance in the Registered Account and the applicable bonus interest rate.
 - b. If the Deposit Coupon application date is a non-business day or after cut-off time of a business day, the Bonus Interest Rate will be effective from the next business day of application date. The Bonus Interest Rate will only be applied to the Eligible New Fund in the Registered Account in addition to the prevailing savings rate.
 - c. If the Eligible Customer withdraws funds from Registered Account and/or the other accounts mentioned in Clause 4, the bonus interest will be calculated daily based on the day-end Eligible New Fund in the Registered Account and the applicable bonus interest rate.
7. No part of the Deposit Coupon is transferable, exchangeable, returnable or redeemable for cash.

Terms and Conditions of Foreign Exchange Cash Rebate Prize ("FX Offer")

1. Winners of the FX offer ("**FX Offer's Winner**") will receive HK\$10 cash rebate for every accumulated amount of HK\$10,000 (or equivalent) in Eligible FX Transaction made via inMotion (as described in Clause 2) after Lucky Draw completion date and before dealing cut off time on 31 January 2025. The Maximum FX Cash Rebate is listed in the table below:

General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
HK\$50	HK\$80	HK\$100

2. Eligible FX Transaction ("**Eligible FX Transaction**") refers to transactions involving:
 - a. Exchange from HKD to other currencies (except USD)
 - b. Exchange from other currencies (except USD) to HKD
 - c. Exchange from other currencies to other currencies ("Cross Currency Transactions")
3. Transactions with below statuses will not be considered Eligible FX Transactions:
 - a. Exchange from HKD to USD or exchange from USD to HKD
 - b. Any FX limit order instruction with the status "Processing", "Expires", "Cancelled " or "Failed"
 - c. Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts
 - d. Any FX transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance.

4. Eligible FX Transactions amount will be accumulated on a “per-customer basis”. Eligible FX Transactions under joint name accounts will be regarded as transactions from customers who login the bank account (can be any joint account holders).
5. Eligible FX Transactions date and time are subject to the bank’s records. In case of any dispute, the bank’s records shall prevail.
6. The Maximum FX Offer is subject to FX Offer’s Winner segment status as of 31 January 2025.

For example, if an FX Offer’s Winner upgrades from CITIC*first* to CITIC*diamond* on or before 31 January 2025, the Maximum FX Offer will be upgraded to HK\$100 .

7. The Bank will credit the cash rebate into the FX Offer’s Winner’s HKD current or saving account on or before 31 March 2025. Such account must be valid at the time when the cash rebate are credited, otherwise the credit of the cash rebate will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the cash rebate, without prior notice, and no cash rebate will be credited to any other account or through any other means.
8. Each FX Offer’s Winner is entitled to receive the FX Offer once only.
9. The FX Offer is not applicable to the staff of the Bank.

Terms and Conditions of Currency-Linked Deposit Cash Rebate Prize (“CLD Offer”)

1. Winners of the CLD Offer (“**CLD Offer’s Winner**”) will receive extra cash rebate for each Currency-Linked Deposit (“CLD”) subscription via inMotion after Lucky Draw completion date and before dealing cut off time on 31 January 2025. CLD cash rebate for each transaction and maximum CLD cash rebate is listed in the table below:

	General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
Cash rebate for each CLD subscription	HK\$50	HK\$50	HK\$100
Maximum Cash Rebate	HK\$300	HK\$500	HK\$3,000

2. Any CLD conducted by One Account with account suffix 90 and 91, will not be regarded as eligible CLD transaction.
3. The eligible CLD transaction is calculated on a "per-customer basis". If the customer has two or more One Account, all the eligible CLD transaction of the One account will be combined for calculation. If the One account is a joint account, the eligible transaction will be calculated for primary account holder only.
4. The eligible CLD transaction date and time are subject to the Bank’s record. In case of any dispute, the Bank’s records shall prevail.
5. The CLD Offer for each transaction and maximum cash rebate are subject to CLD Offer’s Winner segment status as of 31 January 2025.

For example, if an CLD Offer's Winner upgrades from CITIC*first* to CITIC*diamond* on or before 31 January 2025, the customer will receive HK\$100 CLD Offer for each CLD subscription via inMotion after Lucky Draw completion date and before dealing cut off time on 31 January 2025, with a Maximum CLD Offer of HK\$3,000.

6. The Bank will credit the cash rebate into the CLD Offer's Winner's eligible One Account and current or saving account (either in sole name or joint names) on or before 31 March 2025. Such account must be valid at the time when the cash rebate are credited, otherwise the credit of the cash rebate will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the cash rebate, without prior notice, and no cash rebate will be credited to any other account or through any other means.
7. Each CLD Offer's Winner is entitled to receive the CLD Offer once only.

Terms and Conditions of Investment Fund Subscription Fee Cash Rebate Prize ("Fund Offer")

1. Winners of the Fund Offer ("**Fund Offer's Winner**") will receive investment fund subscription fee cash rebate if they subscribe Investment Funds (excluding Money Market Fund) via inMotion after Lucky Draw completion date and before dealing cut off time on 31 January 2025. The investment fund subscription fee cash rebate amount and respective minimum subscription amount for each subscription are listed in below table:

	General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
Minimum Subscription Amount for each subscription	HK\$20,000	HK\$100,000	HK\$200,000
Cash Rebate	HK\$100	HK\$500	HK\$1,000

2. Each Fund Offer is applicable to one transaction. Each customer can win multiple Fund Offers in the Lucky Draw during the Promotion Period. If customer win more than one Fund Offer, the Fund Offers will be used by First-In First-Out basis.
3. The Fund Offer is not applicable to the following transactions: (a) fund switching, (b) Monthly Investment Plans, (c) with HK\$0 subscription fee, (d) subscription through non-inMotion channel, and (e) transaction which is eligible for "Investment Fund Subscription Fee Rebate Offer" in 2024Q4 & 2025Q1.
4. Fund Offer's Winners are required to pay all applicable investment fund subscription fee upfront. The Bank will credit the subscription fee rebate to the current or saving account (either in sole name or joint names) of Fund Offer's Winners by 30 June 2025.
5. If the investment fund subscription amount is denominated in currencies other than HKD, the subscription amount will be converted into HKD equivalent based on relevant prevailing foreign exchange rates determined by the Bank.
6. Fund Offer's Winners must maintain the eligible One Account and current or saving account (either in sole name or joint names) with the Bank at the time when the subscription fee rebate is credited.

7. The Fund Offer cannot be used in conjunction with other investment fund promotional offers.
8. The Fund Offer is not applicable to the staff of the Bank.

Terms and Conditions of Securities Trading Cash Rebate Prize ("Securities Trading Offer")

1. Winners of the Securities Trading Offer ("**Securities Trading Offer's Winner**") will receive extra cash rebate if they successfully complete a securities purchase transaction of Hong Kong stocks, US stocks or China A-shares via inMotion or inVest after Lucky Draw completion date and before dealing cut off time on 31 January 2025. Cash rebate for Securities Trading offers are listed in below table:

General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
HK\$50	HK\$100	HK\$188

2. For joint account customers, only the primary account holder is entitled to Securities Trading Offer.
3. The Bank will credit the extra cash rebate into the Securities Trading Offer's Winner's HKD current or saving account on or before 31 May 2025. Such account must be valid at the time when the extra cash rebate are credited, otherwise it will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the extra cash rebate, without prior notice, and no extra cash rebate will be credited to any other account or through any other means.
4. Each Securities Trading Offer's Winner is entitled to receive the Securities Trading Offer once only.

Terms and Conditions of General Insurance Prize ("General Insurance Offer")

1. **Extra 5% Premium Discount for inGuardian Home Insurance Plan Prize ("Home Insurance Offer")**
 - a. Winners of the Home Insurance Offer ("**Home Insurance Offer's Winner**") will receive an instant extra 5% premium discount for the first year if they fulfill below requirements:
 - Successfully apply for inGuardian Home Insurance Plan via inMotion with a designated promotional code ("**Home Insurance Offer's Promo Code**") after Lucky Draw completion date and before application cut off time on 31 January 2025.
 - b. Home Insurance Offer is applicable to the Bank's staff, but the Bank's staff can only enjoy either staff offer or Home Insurance Offer.
2. **Extra 5% Premium Discount for inSure Travel Insurance Prize ("Travel Insurance Offer")**
 - a. Winners of the Travel Insurance Offer ("**Travel Insurance Offer's Winner**") will receive an instant extra 5% premium discount for single trip travel if they fulfill below requirements:
 - Successfully apply for inSure Travel Insurance Plan – single trip via inMotion with a designated promotional code ("**Travel Insurance Offer's Promo Code**") after Lucky Draw completion date and before application cut off time on 31 January 2025.
 - b. Travel Insurance Offer is applicable to the Bank's staff, and the Bank's staff can enjoy Travel Insurance Offer on top of the staff offer.

3. **Complimentary inSure Travel Insurance – Single Trip Prize (“Complimentary Travel Insurance Offer”)**

- a. Winners of the Complimentary Travel Insurance Offer (“**Complimentary Travel Insurance Offer’s Winner**”) will receive a complimentary travel insurance plan listed in below table. Complimentary Travel Insurance Offer’s Winner should successfully apply for inSure Travel Insurance Plan via inMotion and pay the premium with any CNCBI credit card after Lucky Draw completion date and before application cut off time on 31 January 2025.

	General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
Complimentary 5-Day Travel Insurance Plan – Single Trip* (including 1 adult and 1 child)	Silver Plan	Gold Plan	Platinum Plan

***Optional benefit is not included.**

- b. Complimentary Travel Insurance Offer's are required to pay all applicable travel insurance premium upfront. The Bank will credit the premium amount you deserve into your credit card account previously used for premium settlement by 31 March 2025. Complimentary Travel Insurance Offer's Winner will receive the premium amount either the travel insurance plan he/she applied or the 5-day Travel Insurance - Single Trip Premium he/she entitled to, whichever is lower. The premium amount is subject to the deduction of premium discount, if any.
- c. The Complimentary Travel Insurance Offer is only applicable to Complimentary Travel Insurance Offer’s Winners whose relevant credit card account(s) is determined by the Bank (in its sole and absolute discretion) to remain valid and in good standing at all times during the Promotion Period and at the time the Reward is credited. Otherwise the Bank may withdraw or terminate the reward for such customer without any prior notice.
- d. In case Complimentary Travel Insurance Offer’s Winner does not hold any CNCBI credit cards, he/she can enjoy the Complimentary Travel Insurance Offer if he/she applies for and being issued with a principal card of CNCBI credit card, and pay the travel insurance premium before 31 January 2025
- e. The Complimentary Travel Insurance Offer cannot be exchanged or converted into cash under any circumstances. The credit card spending credit should be used for retail purchase only and cannot be used for cash advance and settling the outstanding balance.
4. No refund of premium is allowed once the policy has been issued and the policy cannot be renewed once expired.
5. Zurich Insurance Company Ltd (“Zurich”) is the insurance underwriter of “inSure Travel Insurance Plan”, and is solely responsible for all coverage and compensation. Zurich is not a subsidiary or an

affiliate of China CITIC Bank International Ltd (“the Bank”). The Bank having registered as a licensed insurance agency with the Insurance Authority, is an appointed licensed insurance agency of Zurich.

6. Zurich and the bank reserve the right to change, terminate or cancel the promotion at any time without prior notice. Zurich and the bank’s decision shall be final and conclusive.

Terms and Conditions of PAYROLLplus – Extra Welcome Offer Prize (“PAYROLLplus Offer”)

1. Winners of the PAYROLLplus Offer (“**PAYROLLplus Offer’s Winner**”) will receive extra HK\$200 welcome cash rebate (“**PAYROLLplus Offer Cash Rebate**”) if they :
 - a. Are personal customer who successfully registered for PAYROLLplus Account after the Lucky Draw completion date and before 31 January 2025; AND
 - b. Arranged for his/her consecutive monthly salary of no less than HK\$12,000 for four consecutive months from the month following the registration month of the PAYROLLplus, to be disbursed via Automated Payroll Payments (as described in Clause 3) into his/her PAYROLLplus Account
2. PAYROLLplus Offer’s Winner has to open a HKD Multi-currencies Statement Savings Account under the sole name of the customer and register the account as the payroll account for receiving Automated Payroll Payments (as described in Clause 3) (“**PAYROLLplus Account**”). This PAYROLLplus Account shall be subject to the Bank’s applicable terms and conditions, including the General Terms and Conditions and the Terms and Conditions for Deposit Accounts, save as otherwise amended, revised or supplemented herein.
3. Automated Payroll Payments refers to the PAYROLLplus Offer’s Winner’s employer crediting his/her salary to his/her Payroll Account through banks’ payroll system, standing instruction from local banks, credit in transactions via inMotion “Add Money” function, or third party local bank transfer credit will be regarded as Automated Payroll Payments, while deposits via CHATS, telegraphic transfer, cash, or cheque are not acceptable as automated payroll payments. The PAYROLLplus Offer’s Winner is required to authorize his/her employer to disburse his/ her salary by making Automated Payroll Payments to his/her payroll account.
4. PAYROLLplus Offer’s Winner can enjoy extra HK\$200 cash rebate on top of the prevailing Payrollplus Welcome Reward” Offer (if any).

PAYROLLplus Offer cash rebate in form of card spending credit will be credited to PAYROLLplus Offer’s Winner’s Credit Card account by on or before 6th month from the registration month without prior notice. If customer is holding more than one valid credit card with the Bank, the one with the latest account opening date will be selected; if there are more than one valid credit card with same account opening date, the one with the highest credit limit will be selected; if there are more than one valid credit card with same account opening date and credit limit, the one with the biggest account number will be selected.

If PAYROLLplus Offer’s Winner does not hold any Credit Card, the PAYROLLplus Offer ‘s card rebate will be credited to registered PAYROLLplus Account. The PAYROLLplus Offer’s Winner must still maintain a valid PAYROLLplus Account when the PAYROLLplus Offer card rebate is credited to his/her Eligible PAYROLLplus Account. Otherwise, the Bank reserves the rights to cancel or terminate the PAYROLLplus Offer.

5. Each account holder of one registered HKD Multi-currencies Statement Savings Account could only be eligible for the reward once, regardless of the number of payroll payments or number of HKD Multi-currencies Statement Savings Account that the account holder holds.

6. PAYROLL*plus* Account is not eligible to register for other campaigns including but not limited to MONOPOLY Deposit Campaign and MONOPOLY Deposit Top Up Campaign.
7. This PAYROLL*plus* Offer only applies to personal customer who has not maintained any PAYROLL*plus* Account with the Bank during the past 12 months from the date of account opening.
8. The PAYROLL*plus* Offer is not applicable to personal customer who successfully registered MONOPOLY Deposit Top Up Campaign, and not applicable to the staff of the Bank.
9. Should the PAYROLL*plus* Offer's Winner close the PAYROLL*plus* Account within 1 year from the date when the first Automated Payroll Payment credited to the PAYROLL*plus* Account, PAYROLL*plus* Offer's Winner is required to reimburse the Bank for the cash reward awarded by the Bank. The Bank will deduct the credited amount directly from the relevant PAYROLL*plus* Account of the customer without prior notice.
10. Each PAYROLL*plus* Offer's Winner is entitled to receive the PAYROLL*plus* Offer once only.
11. The PAYROLL*plus* Offer is not applicable to the staff of the Bank.

Terms and Conditions of Credit Card Cash Rebate ("Card Offer")

1. Extra Credit Card Welcome Cash Rebate ("Card Welcome Offer")

- a. Winners of the Card Welcome Offer ("**Card Welcome Offer's Winner**") will receive extra cash rebate listed at below table on top of prevailing welcome offer (if any) if they:
 - Successfully applied for a principal card of Designated New Credit Cards (as states at below table) after Lucky Draw completion date and before 31 January 2025; AND
 - Being approved by the Bank on or before 31 March 2025; AND
 - Make accumulated Eligible Transactions of HK\$1,000 or above within 3 months from the date of card issuance (calculated based on the transaction date) with the designated new credit cards can enjoy below extra cash rebate.

Designated new credit cards Cash Rebate	General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
CNCBI Motion Credit Card or CNCBI Motion Credit Card (<i>virtual</i>) or CNCBI GBA Dual Currency Credit Card	HK\$200	HK\$300	HK\$400
CNCBI Jewel World Elite Mastercard® Card	Not Applicable	Not Applicable	HK\$1,000

- b. Card Welcome Offer is only applicable to new cardmembers who do not currently hold and have not cancelled any principal card of CNCBI credit card in the past 12 months from the month of approval of their current applications for a principal card of the CNCBI credit cards.
- c. Card Welcome Offer's Winner can only be entitled the cash rebate once from Lucky Draw no matter the number of Card Welcome Offers obtained.
- d. Card Welcome Offer will be credited to the Card Welcome Offer's Winner's Designated New Credit Card account by 31 August 2025.
- e. If the Card Welcome Offer's Winner wins more than 1 Card Welcome Offer, higher cash rebate amount shall prevail.
- f. If the Card Welcome Offer's Winner has more than 1 Designated New Credit Card account, the Card Welcome Offer will be credit as per below sequence:
 - 1: CNCBI Jewel World Elite Mastercard® Card
 - 2: CNCBI Motion Credit Card
 - 3: CNCBI Motion Credit Card (virtual)
 - 4: CNCBI GBA Dual Currency Credit Card
- g. Unless otherwise specified, this Card Welcome Offer cannot be enjoyed with other channels welcome offers.

2. **Extra Credit Card Spending Cash Rebate ("Card Spending Offer")**

- a. Winners of the Card Spending Offer ("**Extra Card Spending Offer's Winner**") will receive extra cash rebate as stated on the Prize by the end of the next 2 calendar months after the lucky draw completion date. Extra cash rebate will be credited by the Bank to designated spending credit cards ("**Designated Spending Credit Cards**") as below sequence:

- 1: CNCBI Motion Credit Card
- 2: CNCBI Motion Credit Card (*virtual*)
- 3: CNCBI GBA Dual Currency Credit Card
- 4: CNCBI DCH Living Mastercard® Card
- 5: CNCBI Jewel World Elite Mastercard® Card
- 6: CNCBI Jewel World Mastercard® Card

General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
Up to HK\$10	Up to HK\$20	Up to HK\$50

- b. To enjoy Card Spending Offer, Card Spending Offer's Winner needs to hold at least one Designated Spending Credit Cards at the time of Card Spending Offer cash rebate crediting date. Otherwise, the Card Spending Offer will be forfeited.
 - c. The Card Spending Offer's Winner is required to make a single net Eligible Transaction of HK\$100 or above (as stated as clause 3 below) from the Lucky Draw Completion Date to 30 April 2025 with any one of the Designated Spending Credit Cards. Otherwise, the Bank will charge the same cash rebate value earned from clause 2. (a) at the same Designated Spending Credit Cards on or before 30 June 2025.
3. Eligible transactions (the "**Eligible Transactions**") include posted local and overseas retail transactions, online transactions. For the avoidance of doubt, the eligible transactions do not include, but not limited to, ATM/online bill payment, Octopus Automatic Add-Value Service payment, balance transfers, repayments of Cash-in Program, Dollar\$mart Personal Installment Loan, \$mart Plus Personal Installment loan, monthly repayments of Retail Purchase Installment Program,

Statement Balance Interest Free Installment Plan, handling fees and fees and charges, contribution to any unit trust /monthly investment plan, relevant insurance payment, payments to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, transaction made via mobile app/ funds transfer and merchant transaction via electronic fund transfer platform/ reload of e-wallets (include but not limited to any transfer made via person to person (P2P) payment services) and any other types of electronic transaction specified by the Bank from time to time, other banking service charges, any unposted/cancelled/ refunded/ invalid transactions and any other types of transactions specified by the Bank from time to time. Whether a transaction is eligible is subject to the Bank's (in its sole and absolute discretion) satisfaction and confirmation. In case of any dispute, the decision of the Bank shall be final and binding on Eligible Customers.

4. The extra cash rebate cannot be exchanged or converted into cash under any circumstances. The credit card spending credit should be used for retail purchase only and cannot be used for cash advance and settling the outstanding balance.
5. The Bank reserves the right to determine Card Offer's winner entitlement. The relevant eligible credit card account(s) must remain valid and in good standing at the time that the cash rebate is rewarded. Otherwise the Bank has the right to forfeit the cash rebate without any prior notice.
6. If the relevant credit cards account is voluntarily or involuntarily closed, the cash rebate that is unused or yet to credit will be immediately forfeited upon account closure.

Terms and Conditions of Personal Loan Cash Rebate ("Loan Offer")

1. Smart Plus Personal Installment Loan - Tax Season Offer Cash Rebate ("Loan Cash Rebate Offer")

- (a) Winners of Loan Cash Rebate Offer ("**Loan Cash Rebate Offer's Winner**") will receive extra cash rebate listed in below table if they successfully applied for the Smart Plus Personal Installment Loan - Tax Season Offer (the "**Loan**") via a specified link (the "**Specified Link**") which will be sent via inMotion App push notification within 10 working days after lucky draw announcement, and drawn down the Loan with the loan amount of HK\$200,000 or above and the repayment tenor of 24 months or above on or before 31 January 2025;

Loan Amount [#]	Extra Cash rebate Repayment of 24 months or above
HK\$200,000 – HK\$299,999	HK\$800
HK\$300,000 – HK\$399,999	HK\$1,200
HK\$400,000 or above	HK\$1,600

Remark[#]: If customers apply for Top Up Loan, the loan amount is calculated by approved top up loan amount.

2. Smart Plus Personal Loan - Tax Season Offer Interest Discount Rebate ("Loan Interest Discount Offer")

- (a) Winners of Loan Interest Discount Offer ("**Loan Interest Discount Offer's Winner**") will receive loan interest discount rebate listed in below table if they successfully applied for Smart Plus Personal Installment Loan - Tax Season Offer (the "**Loan**") via a specified link (the "**Specified Link**") which will be sent via inMotion App push notification within 10 working days after lucky draw announcement, and drawn down the Loan with the loan amount of HK\$200,000 or above and the repayment tenor of 24 months or above on or before 31 January 2025;

Loan Amount [#]	Loan Interest Discount Repayment of 24 months or above	Maximum Cash Rebate of Loan Interest Discount
HK\$200,000 – HK\$299,999	10% off on total loan interest	HK\$2,800
HK\$300,000 – HK\$399,999		HK\$4,200
HK\$400,000 or above		HK\$5,600

Remark[#]: If customers apply for Top Up Loan, the loan amount is calculated by approved top up loan amount.

- (b) Loan Interest Discount calculation = Loan amount x Repayment Tenor x Month Flat Rate x 10% (Round down to nearest hundred) and subjected to maximum cash rebate amount.
 - (c) Loan Interest Discount will be credited to Loan Interest Discount Offer's Winner's account in form of cash rebate (as described in Clause 3).
 - (d) This Loan Interest Discount Offer cannot be enjoyed with the Loan Cash Rebate Offer.
3. The Bank will credit the cash rebate into Loan Offer's winner's Personal Installment Loan account on or before the repayment due date of the 7th instalment. Such account must be valid and in good condition without any late payment or early settlement at the time when the cash rebate are credited, otherwise the credit of the cash rebate will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the cash rebate, without prior notice, and no cash rebate will be credited to any other account or through any other means.
 4. The Cash Rebate is not exchangeable, transferable or redeemable for cash.
 5. The Bank does not appoint any third parties to refer the loan application and process any loan's application that was referred by a third party.
 6. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for the Designated Personal Loan.

Reminder: To borrow or not to borrow? Borrow only if you can repay!**Important Note:**

Some of the investment products are structured products involving derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. You should not invest in this product based on this website alone.

Risk Disclosure Statements for Foreign Exchange

Foreign currency investments are subject to exchange rate risk which may result in gain or loss. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into HKD or other foreign currencies. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Risk Disclosure Statements for Currency Linked Deposit

(1) CLD is NOT equivalent to time deposit. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (2)

Investing in CLD is not the same as buying the Linked Currency directly. During the Deposit Period, you have no

rights in the Linked Currency, and movements in the exchange rate of the Linked Currency may not lead to any

corresponding change in your return on CLD. (3) CLD involves risks, including but not limited to derivatives risk,

market risk, liquidity risk, credit risk of the Bank, currency risk, risks relating to Renminbi and risks of early termination by the Bank. (4) The maximum potential gain is limited. (5) CLD is NOT principal protected and you

could lose all of your deposit amount. (6) Currency-Linked Deposit is not covered by the Hong Kong Investor Compensation Fund.

Risk Disclosure Statement for Securities Trading

(1) Investment involves risks. (2) The price of securities fluctuates, sometimes dramatically. The price of securities may move down or up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying or selling securities. (3) Investors should seek advice from own professional advisors as to particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. (4) If investors investing in investment products denominated in non-local currency, one should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. (5) Before making any investment decision, investors should refer to the terms and conditions of relevant securities trading services and risk disclosure statements and seek professional advice where needed. (6) Renminbi (RMB) is subject to exchange rate risk. The Hong Kong dollar value of investment will decrease if the RMB depreciates against Hong Kong dollar. Conversion between RMB and other currencies (including Hong Kong dollar) is subject to policy restrictions relating to Renminbi and consequently the relevant regulatory requirements in Hong Kong. Such requirements may be amended subject to changes in the policy restrictions relating to RMB. RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Risk Disclosure Statements for Investment Funds

Investment Funds are not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment.

Investors should note that investment involves risk and past performance is not indicative of future performance. The price of the Investment Funds may go down as well as up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of investing in Investment Funds. In the worst case scenario, the value of the Investment Funds may be substantially less than your investment amount.

You should not invest in Investment Funds based on this promotion page alone. Investors should consider their own investment objectives, financial resources and relevant circumstances, and read the relevant offering document, terms and conditions and risk disclosure statement before making any investment decision.

Investors should carefully read the relevant fund's offering documents (including the investment policy and risk factors stated therein) in details before making any investment decision. If needed, investors should seek independent professional advice.

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