

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

### Promotion Period

1. The promotion period is from 1 April to 30 June 2025 (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 including “General Terms and Conditions”, Terms and Conditions for “inMotion Service”, Terms and Conditions of inMotion “Rewards Go!” Program, Terms and Conditions of “inMotion Thankful Draw”, 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 General Terms and Conditions, Terms and Conditions for inMotion Service, Terms and Conditions of inMotion “Rewards Go!” Program, Terms and Conditions of “inMotion Thankful Draw”, and such other terms as may be agreed between the Bank and customer in relation thereto, 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.

### The Lucky Draw Mechanics

1. To be eligible for earning the Lucky Draw chance(s), customer (the “**Eligible Customer**”) is required to:
  - a. complete any of the Designated Activities (the “**Designated Activities**”) (as described in Clause 2 in The Lucky Draw Mechanics) successfully to earn 1 Basic Lucky Draw Chance (the “**Basic Lucky Draw Chance**”) on the respective calendar day during the Promotion Period; or
  - b. complete any of the Extra Chance Designated Activities (the “**Extra Chance Designated Activities**”) (as described in Clause 6 in The Lucky Draw Mechanics) during the Promotion Period to earn Extra Lucky Draw Chance (the “**Extra Lucky Draw Chance**”).
2. Each Eligible Customer can have a maximum of 1 Basic Lucky Draw Chance on each calendar day by completing any of the Designated Activities as described in below table:

No.	Designated Activities	Details	Basic Lucky Draw Chance Quota during the Promotion Period
1	Register the Bank as FPS default receiving bank via inMotion	Applicable to Eligible Customer who meeting the following requirements: <ul style="list-style-type: none"> <li>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</li> <li>Holds a valid HKD/CNY current or saving account.</li> </ul>	1
2	Complete real time merchant bill payment(s) by bank account(s) or the Bank's credit card(s) via inMotion	<ul style="list-style-type: none"> <li>Each merchant bill payment amount has to be HK\$300 or above (or equivalent).</li> <li>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.</li> </ul>	30
3	Online fund-in	<ul style="list-style-type: none"> <li>Local bank 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 the Bank's saving or current account with amount HK\$10,000 or above (or equivalent).</li> <li>Not applicable to the Bank staff's payroll account.</li> </ul>	4
4	Register for HKD "MONOPOLY Deposit" via inMotion	N/A	1
5	Register for USD "MONOPOLY Deposit" via inMotion	N/A	1
6	Register for CNY "MONOPOLY Deposit" via inMotion	N/A	1
7	Register for PAYROLL <i>plus</i> via inMotion	Not applicable to the staff of the Bank.	1
8	Set-up time deposits via inMotion	N/A	30

No.	Designated Activities	Details	Basic Lucky Draw Chance Quota during the Promotion Period
9	Open Investment One Account via inMotion	Applicable to Eligible Customer who does not have One Account	1
10	Trade FX with Market Order or Limit Order via inMotion	<ul style="list-style-type: none"> <li>Each FX transaction amount has to be HK\$1,000 or above (or equivalent). If the transaction is a Limit Order, it should be successfully executed with a "Traded" status.</li> <li>Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance are NOT counted as eligible foreign exchange transactions.</li> </ul>	30
11	Trade Hong Kong stocks, U.S. stocks, or , China A-shares via inMotion or inVest	N/A	30
12	Complete "Investor Risk Analysis" (including renewal) via inMotion	N/A	1
13	Subscribe or switch Investment Funds via inMotion	Applicable to all Investment Funds (including Money Market Fund), and each transaction amount has to be HK\$800 or above (or equivalent)	30
14	Subscribe Currency Linked Deposit via inMotion	N/A	30
15	Subscribe Structured Deposit via inMotion	N/A	30
16	Apply for Credit Card(s) via inMotion with card approval	Eligible Customer has to successfully apply for a principal card of any one of CNCBI Hong Kong Airlines Mastercard® Card, 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 (" <b>Designated Credit Card</b> "), and the card being approved during the Promotion Period.	7
17	Spend with Designated Credit Card(s)	Eligible Customer has to spend Eligible Retail Transactions (as described in Clause 3 in this The Lucky Draw Mechanics section) by using any one of Designated Credit Cards with single transaction amount HK\$300 or above (or equivalent) during the Promotion Period.	30

No.	Designated Activities	Details	Basic Lucky Draw Chance Quota during the Promotion Period
18	Purchase any General Insurance via inMotion with the Bank' 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 (" <b>General Insurance</b> ").	30
19	Apply for Personal Loan(s) and/or Credit Card Cash-in installment via inMotion with successful drawdown	Eligible Customer has to apply for \$mart Plus Personal Installment Loans including Personal Installment Loan, Debt Consolidation, Top Up Loan (" <b>Personal Loan</b> "), and/or Credit Card Cash-in Installment Program-during the Promotion Period.	30
20	Activate "Interbank Account Data Sharing (" <b>IADS</b> ")," via inMotion	Eligible Customer has to successfully grant consent to the Bank via IADS during the Promotion Period and remain the active status for at least one day, so that Eligible Customer can view available account balances of other bank(s) in inMotion.	10
21	Upgrade to CITIC <i>first</i> or CITIC <i>diamond</i> via inMotion	N/A	1

3. Eligible Retail Transactions ("**Eligible Retail Transactions**") include posted local and overseas retail transactions, online transactions and the monthly repayment amount of merchant instalment plan. For the avoidance of doubt, Eligible Retail Transactions do not include Redemption Fee, any transactions made via WeChat Pay HK, AlipayHK and PayMe, autopay, ATM/online bill payment, Octopus Automatic AddValue Service payment, balance transfers, repayments of Cash-in Program, \$mart Plus 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 ewallets (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. In case Eligible Customer completes more than one Designated Activities on the same day, Basic 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. Basic 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 "Register for HKD MONOPOLY Deposit" on the same day, 1 Basic Lucky Draw Chance is granted to "Register for HKD MONOPOLY Deposit" according to transaction post date of the Bank's record. No Basic Lucky Draw chance will be granted to "Online Fund in" and respective Basic Lucky Draw Chance quota of both "Online Fund In" and "Register for HKD MONOPOLY Deposit" 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. Each Eligible Customer can have an Extra Lucky Draw Chance completing any of the Extra Chance Designated Activities as described in below table:

No.	Extra Chance Designated Activities	Extra Lucky Draw Chance Quota during the Promotion Period
1	Upgrade Account to CITIC <i>first</i> or CITIC <i>diamond</i> via inMotion	1
2	Complete the Lucky Draw if he/she draws an acceleration function card (" <b>Function Card</b> ") in the Lucky Draw	2

7. Each Eligible Customer can have a maximum of 30 Lucky Draw Chances during the Promotion Period. Eligible Customer can enter the next Level upon fulfillment of below criteria listed in below table:

Level	Unlock criteria:	Maximum Lucky Draw Chance per Level
1	<ul style="list-style-type: none"> <li>Open from 1 Apr, 2025 – 10 Jul, 2025</li> </ul>	10
2	<ul style="list-style-type: none"> <li>Open from 1 May, 2025 – 10 Jul 2025 upon completion of 1<sup>st</sup> – 10<sup>th</sup> Lucky Draw in Level 1</li> </ul>	10
3	<ul style="list-style-type: none"> <li>Open from 1 Jun, 2025 – 10 Jul 2025 upon completed 1<sup>st</sup> – 20<sup>th</sup> Lucky Draw in Level 1 and Level 2</li> </ul>	10






Before the next Level is unlocked, each Eligible Customer will have a maximum of 10 Lucky Draw Chances in each level regardless of the number of the Designated Activities and Extra Chance Designated Activities he/she has completed. In case the Eligible Customer complete more than 10 Designated Activities, only 10 Lucky Draw Chances will be granted at each level, and the rest Designated Activities completed will not be granted with any lucky draw chances or carried forwarded to the next level.

Example 1: Customer trades FX 20 times from 1 – 25 Apr 2025, he/she will only get 10 Basic Lucky Draw Chances in Level 1. Another 10 times of Designated Activities completed will not be granted with any Lucky Draw Chances in the Promotion Period.

Example 2: Customer who has already completed 9 Lucky Draws in Level 1, and then upgrades account from CITIC*first* to CITIC*diamond* via inMotion on 20 Apr 2025 in Level 1, only 1 Lucky Draw Chance will be granted, the Extra Lucky Draw Chance will not be granted and will be forfeited.






8. Eligible Customer can start the Lucky Draw anytime during the Promotion Period.

	Apr 2025	May 2025	Jun 2025
Example 1	Customer completed 10 Lucky Draw from 1 Apr – 10 Apr 2025	Level 2 will be unlocked on 1 May 2025 automatically.  Customer completed only 5 lucky draws from 1 May – 31 May 2025	Level 3 will be available on 1 Jun 2025, and will be unlocked after customer completed 1st – 20th lucky draw in Level 1 and 2
Example 2	/	Customer enter the Lucky Draw the first time, and start from 1st Lucky Draw in Level 1  Customer completed 1st – 20th lucky draw in Level 1 and Level 2	Level 3 will be unlocked on 1 Jun 2025 automatically

9. Eligible Customer must still maintain inMotion Service at the time Lucky Draw Chance is granted.
  10. 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.
  11. 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 and/or “Thankful Draw” in “Rewards Go!” by **10 July 2025**. Expired and unexecuted Lucky Draw Chance(s) will not be reissued and deemed to be forfeited.
  12. Eligible Customer can enter “Thankful Draw” and start the Lucky Draw via:
    - a. the “Offers for You” section on the inMotion post-login home screen; or
    - b. the “Thankful Draw” icon on the inMotion post-login home screen; or
    - c. the “Rewards Go!” icon on the inMotion post-login home screen
- To start the Lucky draw, Eligible Customer has to:
- a. agree and accept Terms and Conditions of “inMotion Thankful Draw”, Terms and Conditions of “inMotion Rewards Go! Program”; And
  - b. turn on inMotion “Receive Marketing Push Notification” and “Receive Personalized Marketing Offers” And;
  - c. 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 check the lucky draw result in “Rewards History” under “Thankful Draw” Section.

#### **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 entering into the Lucky Draw:

Prizes	General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
Grand Prize	2x Sydney Round-Trip Hong Kong Airlines Business Class Air Ticket (equivalent to 176,000 Fortune Wings Club (FWC) points)		
Special Prize	CN¥10,000 Cash Rewards		
	1-Year Individual Plan KKBOX Music Streaming Service e-Gift Voucher		
e-Gift Voucher	Up to HK\$30 coffee e-Gift Voucher	Up to HK\$40 coffee e-Gift Voucher	Up to HK\$50 coffee e-Gift Voucher
Cash Rewards	Up to HK\$5	Up to HK\$8	Up to HK\$15
Product Prizes			
1-month HKD Savings Bonus Interest Rate Coupon	Up to 4% p.a.	Up to 5% p.a.	Up to 6% p.a.
PAYROLLplus - Welcome Offer Rewards	Extra HK\$100 (Upon registration for PAYROLLplus Account with 4-months consecutive monthly fund in)	N/A	N/A

Prizes	General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
FX Cash Rebate	Extra HK\$10 for an Eligible FX transaction, up to HK\$30	Extra HK\$20 for an Eligible FX transaction, up to HK\$60	Extra HK\$30 for an Eligible FX transaction, up to HK\$90
Currency Linked Deposit Bonus Interest Rate	2% p.a. Bonus Interest Rate for eligible Currency Linked Deposit subscription , up to HK\$800	2% p.a. Bonus Interest Rate for eligible Currency Linked Deposit subscription , up to HK\$1,000	2% p.a. Bonus Interest Rate for eligible Currency Linked Deposit subscription , up to HK\$1,200
Structured Deposit Bonus Interest Rate	1% p.a. Bonus Interest Rate for eligible Structured Deposit subscription , up to HK\$800	1% p.a. Bonus Interest Rate for eligible Structured Deposit subscription , up to HK\$1,000	1% p.a. Bonus Interest Rate for eligible Structured Deposit subscription , up to HK\$1,200
Securities Transfer-in Cash Rewards	HK\$888 (Upon securities transfer-in with securities net value of HK\$500,000 - <HK\$1,000,000 (or equivalent))		
U.S Stocks / China A Shares Trading Cash Rebate	Extra HK\$88	Extra HK\$188	Extra HK\$288
"Investor Risk Analysis" Completion (including renewal) Cash Rewards	HK\$10	HK\$15	HK\$20
Complimentary 5-Day Travel Insurance	Sliver Plan	Gold Plan	Platinum Plan
Premium Discount for Travel Insurance	Extra 5% Premium Discount for Single Trip		
Premium Discount for Home Insurance	Extra 5% 1 <sup>st</sup> Year Premium Discount		
Premium Discount for Domestic Helper Insurance	Extra 5% Premium Discount		
CNCBI Hong Kong Airlines Mastercard® Card Extra Spending Rebate	Extra 25% FWC Point, up to 2,500 FWC points	Extra 50% FWC Point, up to 2,500 FWC points	Extra 100%, up to 5,000 FWC points
Personal Installment Loan Repayment Holiday	Repayment Holiday for the first 3 installments (No interest and No payments for first 3 installments)		
Account Upgrade Cash Rewards	Up to HK\$500 (Upon successful account upgrade to CITICfirst or CITICdiamond via inMotion, and maintain required daily average relationship balance for 3 consecutive months )		N/A
Referral Bonus Reward	Extra Up to HK\$1,000		N/A
Bill Payment Cash Rewards	HK\$10 for each merchant bill payment, up to HK\$60	HK\$15 for each merchant bill payment, up to HK\$90	HK\$20 for each merchant bill payment, up to HK\$120
"Interbank Account Data Sharing" ("IADS") Activation Cash Rewards	HK\$10 for each successful consent to link with other bank accounts via IADS, up to HK\$30		
Function Card	Extra Lucky Draw Chance		



2. Grand Prize's Winners (as described in Clause 1 under Terms and Conditions of Grand Prize) will be invited to collect the Grand Prize. He/she will be invited to participate in interviews related to the Grand Prize Ceremony Event in August 2025 and acknowledge that the photos and videos will be taken in the event. The Bank reserves 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.
3. Only the Eligible Customer who receive the above Lucky Draw prizes ("**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 of 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 **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 ("Grand Prize")**

1. Winners of the Grand Prize ("**Grand Prize's Winner**") – 2 x Sydney Round-Trip Business Class Air Ticket ("**Air Tickets**"), will be notified with the redemption details via inMotion App Push Notification and/or SMS and/or phone call ("**Grand Prize Winner Notification**") within 5 working days after winning the Grand Prize.
2. Grand Prize's Winners will be invited to collect the Grand Prize. He/she will be invited to participate in interviews related to the Grand Prize Ceremony Event in August 2025 and acknowledge that the photos and videos will be taken in the event. The Bank reserves 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.
3. The Grand Prize Winners are required to **hold a valid CNCBI Hong Kong Airlines Mastercard® Card** at the time of Grand Prize Collection. In case the Grand Prize Winner does not has a valid CNCBI Hong Kong Airlines Mastercard® Card, he/she has to apply for a principal card of CNCBI Hong Kong Airlines Mastercard® Card and approved by the Bank on or 31 July 2025.
4. The Air Tickets will be in the form of Fortune Wings Club ("**FWC**") points. Winners will have 176,000 FWC points (equivalent to Business Class Round-trip Air Ticket from Hong Kong to Sydney for 2 persons). The conversation of 176,000 FWC points to Business Class Round-trip Air Ticket from Hong Kong to Sydney for 2 persons is quoted as of 1 April 2025. This quote and is for reference only and is subject to change according to Hong Kong Airlines' Terms and Conditions without prior notice.
5. Each Eligible Customer can only win one Grand Prize only.
6. 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.
7. Grand Prize Winner is required to redeem Air Tickets with their FWC points one year from the Grand Prize redemption.
8. No part of the Grand Prize is transferable, exchangeable, returnable or redeemable for cash.



### **Terms and Conditions of CN¥10,000 Cash Rewards (the “CN¥10,000 Cash Rewards”)**

1. Winners of the CN¥10,000 Cash Rewards (“**CN¥10,000 Cash Rewards’s Winner**”) will receive CN¥10,000 Cash Rewards. CN¥10,000 Cash Rewards will be credited to Winner’s solo name of CNY multi-currencies Statement Savings Account on or before 30 September 2025. Such account must be valid at the time when the cash rebate is 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.
2. Each CN¥10,000 Cash Rewards’ Winner is entitled to receive CN¥10,000 Cash Rewards once only.

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

1. Cash Prize is listed in the below table:

General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
Up to HK\$5	Up to HK\$8	Up to HK\$15

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 Prize is credited. If the account status changes, the Bank reserves the right not to fulfil the Cash Prize without prior notice, and no Cash Prize 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 receive e-Gift Voucher within 14 working days after lucky draw announcement. E-Gift Voucher’s Winner can collect e-Gift Voucher Prize in “eCoupons” under “Rewards Go!”.
2. e-Gift Voucher’s Winner can redeem it on or before 30 September 2025. 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 is 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 Saving 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 in this Terms and Conditions of Saving Deposit Coupon Prize) 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 between the particular day ("Reference Date"\*) and 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".  
(\*If the particular day is not a business day, the Reference Date will be the previous business day)
6. During the Deposit Coupon effective period, the following clauses are applied:
  - a. Subject to Clause 3 of this Terms and Conditions of Saving Deposit Coupon Prize, Eligible Customer can further deposit the fund in the Registered Account and/or the other accounts mentioned in Clause 4 of this Terms and Conditions of Saving Deposit Coupon Prize, 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 of this Terms and Conditions of Saving Deposit Coupon Prize, 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 PAYROLLplus – Extra Welcome Offer Prize ("PAYROLLplus Offer")**

1. Winner of the PAYROLLplus Offer ("PAYROLLplus Offer's Winner") will receive extra HK\$100 welcome rewards ("PAYROLLplus Offer Rewards") if he/she :
  - a. is a personal customers who successfully registered for PAYROLLplus Account after the Lucky Draw completion date and on or before 31 July 2025 (both dates inclusive) ; 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 of this Terms and Conditions of PAYROLLplus – Extra Welcome Offer Prize)

("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 PAYROLLplus account.
4. PAYROLLplus Offer's Winner can enjoy extra HK\$100 rewards on top of the prevailing Payrollplus Welcome Reward" Offer (if any).

PAYROLLplus Offer will be in form of card spending credit and 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 will be credited to registered PAYROLLplus Account. The PAYROLLplus Offer's Winner must still maintain a valid PAYROLLplus Account when the PAYROLLplus Offer 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 PAYROLLplus Offer once, regardless of the number of payroll payments or number of HKD Multi-currencies Statement Savings Account that the account holder holds.
6. PAYROLLplus Account is not eligible to register for other campaigns including but not limited to MONOPOLY Deposit Campaign
7. This PAYROLLplus Offer only applies to personal customer who has not maintained any PAYROLLplus Account with the Bank during the past 12 months from the date of account opening.
8. Should the PAYROLLplus Offer's Winner closes the PAYROLLplus Account within 1 year from the date of the first Automated Payroll Payment is credited to the PAYROLLplus Account, he/she is required to return the Bank for the PAYROLLplus Offer awarded. The Bank will deduct the credited amount directly from the relevant PAYROLLplus Account of the customer without prior notice.
9. The PAYROLLplus Offer is not applicable to CITICfirst, CITICdiamond, Private Banking customers and the staff of the Bank. In case PAYROLLplus Offer's Winner upgraded to CITICfirst, CITICdiamond, Private Banking customers at the time of fulfillment, he/she can still enjoy PAYROLLplus Offer.
10. Each PAYROLLplus Offer's Winner is entitled to receive the PAYROLLplus Offer once only.

#### **Terms and Conditions of Bill Payment Rewards ("Bill Payment Offer")**

1. Winners of the Bill Payment Offer ("Bill Payment Offer's Winner") will receive cash rewards if they successfully complete merchant bill payment(s) with HK\$300 or above with bank account(s) or the Bank's credit card(s) via inMotion after the Lucky Draw completion date and on or before 31 July 2025 (both dates inclusive).

General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
HK\$10 for each bill payment, up to HK\$60	HK\$15 for each bill payment, up to HK\$90	HK\$20 for each bill payment, up to HK\$120

2. Eligible Customer can win more than one Bill Payment Offer. One Bill Payment Offer is applicable to one merchant bill payment transaction.
3. The Bill Payment Offer is subject to Bill Payment Offer's Winner segment status as of 31 July 2025. For example, if a Bill Payment Offer's Winner upgrades from CITIC*first* to CITIC*diamond* on or before 31 July 2025, the Bill Payment Offer he/she can enjoy will be upgraded from HK\$15 to HK\$20.
4. Bill Payment Offer's Winner who has fulfilled requirement will receive Bill Payment Offer. The Bill Payment Offer will be credited to Bill Payment Offer's Winner's HKD sole name account of the Bank in the following sequence as determined by the Bank in its sole and absolute discretion on or before 30 September 2025: i. Savings account; ii. Current account; iii. Credit card account.
5. The account mentioned in this clause must be in good standing at the time the Bill Payment Offer is credited. If the account status changes, the Bank reserves the right not to fulfil the Bill Payment Offer without prior notice, and Bill Payment Offer will not be credited to any other account or through any other means prior notice, and no cash rewards will be credited to any other account or through any other means.
6. The Bank has the sole and absolute authority in determining if customer is eligible for the Bill Payment Offer.
7. No part of this Bill Payment Offer is transferable, exchangeable and returnable.

#### **Terms and Conditions of "Interbank Account Data Sharing" Activation Extra Rewards ("IADS Offer")**

1. Winners of the IADS Offer ("**IADS Offer's Winner**") will receive cash rewards if he/she
  - successfully grant consent to share their other bank's deposit account information with the Bank via IADS after the Lucky Draw completion date and on or before 31 July 2025 (both dates inclusive); AND
  - the IADS consent remains the active status until 31 July 2025.

General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
HK\$10 for one successful IADS consent to per bank, up to HK\$30		

2. Eligible Customer can win more than one IADS Offer. One IADS Offer is applicable to one successful IADS consent per bank, regardless of number of accounts per bank.
3. IADS Offer's Winner who has fulfilled the requirement will receive IADS Offer. The IADS Offer will be credited to IADS Offer's Winner's HKD sole name account of the Bank in the following sequence as determined by the Bank in its sole and absolute discretion on or before 30 September 2025: i. Savings account; ii. Current account; iii. Credit card account.
4. The account mentioned in this clause must be in good standing at the time the IADS Offer is credited. If the account status changes, the Bank reserves the right not to fulfil the IADS Offer without prior notice, and IADS Offer will not be credited to any other account or through any other means prior notice, and no cash rewards will be credited to any other account or through any other means.
5. The Bank has the sole and absolute authority in determining if customer is eligible for IADS Offer.
6. No part of this IADS Offer is transferable, exchangeable, returnable

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

1. Winners of the FX offer ("**FX Offer's Winner**") will receive cash rebate if they completed at least HK\$1,000 or above (or equivalent) of each Designated Foreign Currency Exchange Transaction ("**Designated FX Transactions**") via inMotion after Lucky Draw completion date and before dealing cut off time on 31 July 2025 (both dates inclusive). The FX Offer details is listed in the table below:

	Cash Rebate		
Designated FX Transaction	General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
CN¥	HK\$10	HK\$20	HK\$30
JPY	HK\$10	HK\$20	HK\$30
EUR	HK\$10	HK\$20	HK\$30
Total Cash Rebate	Up to HK\$30	Up to HK\$60	Up to HK\$90

- Transactions with below statuses will not be considered Eligible FX Transactions:
  - Any FX limit order instruction with the status "Processing", "Expires", "Cancelled" or "Failed"
  - Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts
  - Any FX transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance.
- Eligible FX Transactions amount will be counted on a "per-customer basis". Eligible FX Transactions under joint name accounts will be regarded as transactions from customers who login inMotion or internet banking (can be any joint account holders).
- Eligible FX Transactions date and time are subject to the bank's records. In case of any dispute, the bank's records shall prevail.
- Eligible Customer can win more than one FX Offer. One FX Offer is applicable to one eligible FX transaction.
- The FX Offer is subject to FX Offer's Winner segment status as of 31 July 2025.  
For example, if an FX Offer's Winner upgrades from CITIC*first* to CITIC*diamond* on or before 31 July 2025, the FX Offer he/she can enjoy will be upgraded from HK\$20 to HK\$30. If an FX Offer's Winner downgrades from CITIC*diamond* to CITIC*first* on or before 31 July 2025, the FX Offer he/she can enjoy will be downgraded from HK\$30 to HK\$20.
- The Bank will credit the FX Offer into the FX Offer's Winner's HKD current or saving account on or before 30 September 2025. Such account must be valid at the time when the FX Offer are credited, otherwise the credit of the FX Offer will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the FX Offer, without prior notice, and no cash rebate will be credited to any other account or through any other means.

#### **Terms and Conditions of Currency-Linked Deposit Bonus Interest Rate Prize ("CLD Offer")**

- Winners of the CLD Offer ("CLD Offer's Winner") will receive bonus interest rate for eligible Currency-Linked Deposit ("CLD") subscription via inMotion after Lucky Draw completion date and before dealing cut off time on 31 July 2025 (both dates inclusive). Maximum CLD interest rebate is listed in the table below:

#### **Currency-Linked Deposit Bonus Interest Rate Prize**

	General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
Bonus interest rate for each CLD subscription	Extra 2% p.a.		
Maximum bonus interest amount for	Up to HK\$800	Up to HK\$1,000	Up to HK\$1,200

CLD subscription			
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- The bonus interest rate percentage is calculated with interest per annum. For example, if customer place a 3-month (e.g. 92 days) CLD with HKD, the extra bonus amount he/she will receive is calculated by deposit amount multiply by 2% and multiply by 92/365. Please be noted that for deposit currency in HKD or GBP, interest will be calculated on a 365-day basis. For deposit currency in other currencies, interest will be calculated on a 360-day basis.
- Any CLD conducted by One Account with account suffix 90 and 91, will not be regarded as eligible CLD transaction.
- 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.
- 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.
- The CLD Offer is subject to CLD Offer's Winner segment status as of 31 July 2025.

For example, if an CLD Offer's Winner upgrades from CITICfirst to CITICdiamond on or before 31 July 2025, the maximum bonus amount of CLD Offer he/she can enjoy will be upgraded from HK\$1,000 to HK\$1,200.

- The Bank will credit the bonus amount 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 30 September 2025. Such account must be valid at the time when the bonus amount are credited, otherwise the credit of the bonus amount will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the bonus amount, without prior notice, and no bonus amount will be credited to any other account or through any other means. If the CLD is not place in HKD, the bonus amount will be converted into HKD equivalent.
- Each CLD Offer's Winner is entitled to receive the CLD Offer once only.

#### **Terms and Conditions of Structured Deposit Bonus Interest Rate Prize ("SD Offer")**

- Winner of the SD Offer ("**SD Offer's Winner**") will receive bonus interest rate for eligible Structured Deposit ("SD") subscription via inMotion after Lucky Draw completion date and before dealing cut off time on 31 July 2025 (both dates inclusive). Maximum SD interest bonus amount is listed in the table below:

#### **Structured Deposit Bonus Interest Rate Prize**

	General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
Bonus interest rate for each SD subscription	Extra 1% p.a.		
Maximum bonus interest amount for SD subscription	Up to HK\$800	Up to HK\$1000	Up to HK\$1200

- The bonus interest rate percentage is calculated with interest per annum. For example, if customer place a 3-month (e.g. 92 days) SD with HKD, the extra bonus amount he/she will receive is calculated by deposit amount multiply by 1% and multiply by 92/365. Please be noted that for deposit currency in HKD or GBP, interest will be calculated on a 365-day basis. For deposit currency in other currencies, interest will be calculated on a 360-day basis.



3. Any SD conducted by One Account with account suffix 90 and 91, will not be regarded as eligible SD transaction.
4. The eligible SD transaction is calculated on a "per-customer basis". If the customer has two or more One Account, all the eligible SD 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.
5. The eligible SD transaction date and time are subject to the Bank's record. In case of any dispute, the Bank's records shall prevail.
6. The SD Offer are subject to SD Offer's Winner segment status as of 31 July 2025.

For example, if an SD Offer's Winner upgrades from CITIC*first* to CITIC*diamond* on or before 31 July 2025, the maximum bonus amount of SD Offer he/she can enjoy will be upgraded from HK\$1,000 to HK\$1,200.

7. The Bank will credit the bonus amount into the SD Offer's Winner's eligible One Account and current or saving account (either in sole name or joint names) on or before 30 September 2025. Such account must be valid at the time when the bonus amount is credited, otherwise the credit of the bonus amount will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the bonus amount, without prior notice, and no bonus amount will be credited to any other account or through any other means. If the SD is not place in HKD, the bonus amount will be converted into HKD equivalent.
8. Each SD Offer's Winner is entitled to receive the SD Offer once only.

#### **Terms and Conditions of "Investor Risk Analysis" Cash Rewards Prize ("IRA Offer")**

1. Winner of the IRA Offer ("IRA Offer's Winner") will receive cash rewards if they successfully complete or renew an Investor Risk Analysis via inMotion after Lucky Draw completion date and before dealing cut off time on 31 July 2025 (both dates inclusive).

General Customers	CITIC <i>first</i> Customers	CITIC <i>diamond</i> / Private Banking Customers
HK\$10	HK\$15	HK\$20

2. IRA Offer's Winner who has fulfilled requirement will receive IRA Offer. The IRA Offer will be credited to IRA Offer's Winner's HKD sole name account of the Bank in the following sequence as determined by the Bank in its sole and absolute discretion on or before 30 September 2025: i. Savings account; ii. Current account; iii. Credit card account.
3. The account mentioned in this clause must be in good standing at the time the IRA Offer is credited. If the account status changes, the Bank reserves the right not to fulfil the IRA Offer without prior notice, and IRA Offer will not be credited to any other account or through any other means prior notice, and no cash rewards will be credited to any other account or through any other means.
4. The IRA Offer are subject to IRA Offer's Winner segment status as of 31 July 2025.  
For example, if an IRA Offer's Winner upgrades from CITIC*first* to CITIC*diamond* on or before 31 July 2025, the maximum bonus amount of IRA Offer he/she can enjoy will be upgraded from HK\$15 to HK\$20.
4. The Bank has the sole and absolute authority in determining if customer is eligible for the IRA Offer.
5. No part of this IRA Offer is transferable, exchangeable and returnable.
6. Each IRA Offer's Winner is entitled to receive the IRA Offer once only.



## **Terms and Conditions of Securities Trading Prize ("Securities Trading Offer")**

### **1. Securities Trading Cash Rebate Prize ("Securities Trading Cash Rebate Offer")**

- a. Winner of the Securities Trading Cash Rebate Offer ("**Securities Trading Cash Rebate Offer's Winner**") will receive cash rebate if he/she successfully complete a securities purchase transaction of China A-shares / US stocks via inVest after Lucky Draw completion date and before dealing cut off time on 31 July 2025 (both dates inclusive). Cash rebate for Securities Trading offers are listed in below table:

General Customers	CITICfirst Customers	CITICdiamond / Private Banking Customers
Extra HK\$88	Extra HK\$188	Extra HK\$288

- b. The Securities Trading Cash Rebate Offer is subject to Securities Trading Cash Rebate Offer's Winner's segment status as of 31 July 2025.  
For example, if a Securities Trading Cash Rebate Offer's Winner upgrades from CITICfirst to CITICdiamond on or before 31 July 2025, the Securities Trading Cash Rebate Offer he/she can enjoy will be upgraded from HK\$188 to HK\$288.
- c. The Bank will credit the Securities Trading Cash Rebate Offer into the Securities Trading Cash Rebate Offer's Winner's HKD current or saving account on or before 28 November 2025. Such account must be valid at the time when the Securities Trading Cash Rebate Offer is credited, otherwise it will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the Securities Trading Cash Rebate Offer, without prior notice, and Securities Trading Cash Rebate Offer will not be credited to any other account or through any other means.
- d. Each Securities Trading Cash Rebate Offer's Winner is entitled to receive the Securities Trading Cash Rebate Offer once only.

### **2. Securities Transfer-in Cash Rebate Prize ("Securities Transfer-in Offer")**

- a. Winner of the Securities Transfer-in Offer ("**Securities Transfer-in Offer Offer's Winner**") will receive HK\$888 cash rewards if he/she successfully transfer in scripless Hong Kong stocks, U.S. stocks or China A-shares from a third-party financial institution/bank or deposit physical scrip of Hong Kong stocks via the Bank's branches with Total Stock Net Value (as described in clause 2b under this Terms and Conditions of Securities Trading Prize) of HK\$500,000 to less than HK\$1,000,000 after Lucky Draw completion date and on or before dealing cut off time on 31 July 2025 (both dates inclusive).
- b. The Total Stock Net Value is based on the multiple of the closing stock price on the last trading day of the corresponding successful transferred-in/deposited month and number of transferred in/deposited shares. If a stock involves foreign currency, an exchange rate of USD1 = HK\$7.8/RMB1 = HK\$1.1 will be used for its stock value calculation.
- c. The Securities Transfer-in Offer is not applicable to any internal transfer between any One Accounts of the Bank.
- d. Securities Transfer-in Offer cannot be used in conjunction with prevailing "Stock Transfer-in/Deposit Offer".
- e. Other transaction fees / charges / levy still applies. These include, without limitation, brokerage fee, deposit transaction charges (for purchase orders only), Securities and Futures Commission of Hong Kong transaction levy, Accounting and Financial Reporting Council of Hong Kong transaction levy, investor compensation levy, Hong Kong Exchange and Clearing Limited trading fee and stamp duty, handling fee (collected for Shanghai Stock Exchange/Shenzhen Stock Exchange), securities management fee (collected for China Securities Regulatory Commission) and transfer fee (collected for China Securities Depository and Clearing Corporation Limited), U.S. Securities and Exchange Commission (SEC) fee (for sell transaction only) and American Depositary Receipt (ADR) fee. For details, please visit <https://www.cncbinternational.com/document/investment-productsservice-fees-and-charges/tc/investment-products-service-fees-and-charges.pdf>.

- f. Previous closing stock price is subject to Hong Kong Exchange (HKEx) adjustment. For details, please refer to the “Guidelines on Adjustments to the Previous Closing Price of a Security” published by HKEx.
  - g. The Bank will credit the Securities Transfer-in Offer into the Securities Transfer-in Offer’s Winner’s HKD current or saving account on or before 28 November 2025. Such account must be valid at the time when the cash rebate are credited, otherwise it will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the Securities Transfer-in Offer, without prior notice, and Securities Transfer-in Offer will not be credited to any other account or through any other means.
  - h. Each Securities Transfer-in Offer’s Winner is entitled to receive the Securities Transfer-in Offer once only.
3. For joint account customers, only the primary account holder is entitled to Securities Trading Offer. And the stock transfer activities in a joint name stock account will be considered in the Total Stock Net Value calculation for the primary account holder.
4. The Securities Trading Offer is not applicable to Private Banking Customers.

#### **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. Winner of the Home Insurance Offer (“**Home Insurance Offer’s Winner**”) will receive an instant extra 5% premium discount for the first year if he/she:
  - 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 July 2025 (both dates inclusive).
- b. Home Insurance Offer’s Winner can retrieve the Home Insurance Offer’s Promo Code in “Rewards History” in “Rewards Go”.
- c. 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. Winner of the Travel Insurance Offer (“**Travel Insurance Offer’s Winner**”) will receive an instant extra 5% premium discount for single trip travel if he/she:
  - 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 July 2025 (both dates inclusive).
- b. Travel Insurance Offer can retrieve the Travel Insurance Offer’s Promo Code in “Rewards History” in “Rewards Go”.
- c. 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. Extra 5% Premium Discount for inTrust Domestic Helper Insurance Prize (“Domestic Helper Insurance Offer”)**

- a. Winner of the Domestic Helper Insurance Offer (“**Domestic Helper Insurance Offer’s Winner**”) will receive an instant extra 5% premium discount if he/she:
  - successfully apply for inTrust Domestic Helper Insurance Plan via inMotion with a designated promotional code (“**Domestic Helper Offer’s Promo Code**”) after Lucky Draw completion date and before application cut off time on 31 July 2025 (both dates inclusive).
- b. Domestic Helper Insurance Offer’s Winner can retrieve the Domestic Helper Offer’s Promo Code in “Rewards History” in “Rewards Go”.
- c. Domestic Helper Insurance Offer is applicable to the Bank’s staff, but the Bank’s staff can only enjoy either staff offer or Domestic Helper Insurance Offer.

**4. 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 according to their segment 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 credit card of the Bank after Lucky Draw completion date and on or before application cut off time on 31 July 2025 (both dates inclusive).

	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 Offers are required to pay all applicable travel insurance premium upfront. The Bank will credit the premium amount into the credit card account previously used for premium settlement by 30 September 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) remain valid and good standing at all times during the Promotion Period and at the time the Complimentary Travel Insurance Offer 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 the Bank’s 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 July 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.
5. No refund of premium is allowed once the policy has been issued and the policy cannot be renewed once expired.
6. 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 has been registered as a licensed insurance agency with the Insurance Authority, is an appointed licensed insurance agency of Zurich.
7. 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.
8. Each Complimentary Travel Insurance Offer’s Winner is entitled to receive the Complimentary Travel Insurance Offer once only.

**Terms and Conditions of CNCBI Hong Kong Airlines Mastercard Card Spending Offer ("Card Spending Offer")**

1. Winners of the Card Spending Offer ("**Card Spending Offer's Winner**") will receive extra Fortune Wings Club (FWC) points listed at below table on top of the prevailing spending offer of CNCBI Hong Kong Airlines Mastercard Card ("**Prevailing Spending Offer**").

To enjoy Card Spending Offer, Card Spending Offer's Winner has to spend on Eligible Card Transactions (as defined in clause 4 of the Terms and Condition of China CITIC Bank International Hong Kong Airlines Mastercard® As Low As HK\$2 = 1 Fortune Wings Club Point Program) on or before 31 August 2025 after Lucky Draw completion date ("**Spending Period**") (both dates inclusive). For the terms and conditions of China CITIC Bank International Hong Kong Airlines Mastercard® As Low As HK\$2 = 1 Fortune Wings Club Point Program, please refer to [https://www.cncbinternational.com/\\_document/personal/credit-cards/en/hka\\_cvp\\_tnc\\_en.pdf](https://www.cncbinternational.com/_document/personal/credit-cards/en/hka_cvp_tnc_en.pdf).

Selected Categories	Prevailing Spending Offer	Card Spending Offer	Total Offer (Prevailing Spending Offer + Card Spending Offer) Example: CITICdiamond / Private Banking Customers:
Hong Kong Airlines transactions	HK\$2 Spending = 1 FWC point	General Customer: Extra 25% from the Prevailing Spending Offer during the Spending Period, up to 2,500 FWC points  CITICfirst Customers: Extra 50% from the Prevailing Spending Offer during the Spending Period, up to 2,500 FWC points  CITICdiamond / Private Banking Customers: Extra 100% from the Prevailing Spending Offer during the Spending Period, up to 5,000 FWC points	HK\$1 Spending = 1 FWC point
Oversea / Online transactions	HK\$4 Spending = 1 FWC point		HK\$2 Spending = 1 FWC point
Local transactions	HK\$6 Spending = 1 FWC point		HK\$3 Spending = 1 FWC point

2. Card Spending Offer's Winner needs to hold a valid CNCBI Hong Kong Airlines Mastercard® Card at the time of the Spending Period. Otherwise, the Card Spending Offer will be forfeited.
3. The Card Spending Offer is not exchangeable, transferable or redeemable for cash.
4. Each Card Spending Offer's Winner is entitled to receive the Card Spending Offer once only.
5. The Card Spending Offer will be credited to the FWC membership account of the Card Spending Offer's Winner on or before 31 Jan 2026.
6. The Bank reserves the right to determine Card Spending Offer Winner's entitlement to the Card Spending Offer. The CNCBI Hong Kong Airlines Mastercard Card account must remain valid and in good standing at the time that the Card Spending Offer is rewarded. Otherwise the Bank has the right to forfeit the Card Spending Offer without prior notice.
7. If the relevant CNCBI Hong Kong Airlines Mastercard® Card account is voluntarily or involuntarily closed, the FWC point that is yet to credit will be immediately forfeited upon account closure.

**Terms and Conditions of Personal Loan Repayment Holiday ("Loan Repayment Holiday Offer")**

1. Winner of Loan Repayment Holiday Offer ("**Loan Repayment Holiday Offer's Winner**") can enjoy repayment holiday for the first 3 installment if he/she:

- a. applied for the \$mart Plus Personal Installment Loan - Personal Installment Loan and/or Top Up Loan via a specified link ("**the Specified Link**") via inMotion. Loan Repayment Holiday Offer's Winner can retrieve the Specified Link in "Rewards History" in "Thankful Draw" in inMotion; AND
  - b. successfully draw down a loan amount of HK\$50,000 or above with repayment tenor of 36 months or above after the Lucky Draw completion date and before 31 July 2025 (both dates inclusive).
2. The Loan Repayment Holiday Offer is not applicable to \$mart Plus Personal Installment Loan – Debt Consolidation.
  3. Loan repayment tenor will be accordingly extended. Upon the expiry of Repayment Holiday for the first 3 installments, customers will require to repay all amount in installments on a monthly basis. Customers could repay the monthly repayment according to the loan repayment schedule outlined in the loan confirmation notice.
  4. The Loan Repayment Holiday Offer shall not be used in conjunction with other promotion offers at the same time.
  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 \$mart Plus Personal Installment Loan - Personal Installment Loan and/or Top Up Loan.
  7. 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.

#### **Terms and Conditions of Referral Bonus Rewards ("Referral Offer")**

1. Winners of the Referral Offer ("**Referral Offer's Winner**") will receive up to HK\$1,000 Referral Reward if the new customer Referral Offer's Winner referred successfully opens a designated bank account using Referral Offer's Winner's unique referral code via inMotion and fulfill the designated requirement after the Lucky Draw completion date and on or before 31 July 2025.
2. A Referral Offer's Winner (means "Referrer") must be an existing banking customer who is holding a valid current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) and/ or holding a valid credit card account with the Bank and maintain valid inMotion Services with the Bank
3. While a referee (each a "Referee", collectively, "Referees") must be New-to-Bank General Banking or CITIC*first* Customer which means the General Banking or CITIC*first* customer who does not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) or credit card account or service with the Bank within the 12 months immediately preceding the account opening month. New-to-Bank CITIC*diamond* and Private Banking customer are not applicable to the Promotion.
4. For Referral Offer's Winner to enjoy the Referral Bonus Rewards, each Referee must fulfill the following conditions ( "**Eligible Referee**") :
  - (a) Must be a New-To-Bank Customer (see Clause 3 in this Terms and Conditions of Referral Bonus Rewards for definition) during the Promotion Period; and
  - (b) Input the Referrer's unique inMotion Referral Code during the submission of Account Opening application; and
  - (c) Fulfil one of the Designated Requirements stated in below; and

Designated Requirements
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A) Register HKD/USD/CNY MONOPOLY Deposit with Eligible Funds that equivalent to HK\$20,000 or above while maintain the relevant amount at Designated Period (see Clause 4e in this Terms and Conditions of Referral Bonus Rewards for definition)
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i. Eligible Fund

- During the Registration Period: Eligible Fund refers to the day-end New Fund amount placed in the registered account.
- After the Registration Period: Eligible Fund at the end of the Registration Period will be fixed as the maximum amount entitled for Bonus Interest Rate. If customer withdraw funds from the registered account, the Eligible Fund amount may be decreased.

ii. New Fund

- New Fund is calculated based on the net increase of day-end Total Deposit balance\* and the Total Deposit balance of the previous month's last business day, deducted by the sum of principal amount which has been entitled to new fund Time Deposit offer within the calendar month.

(\*If that day is not a business day, the Total Deposit balance of the previous business day will be used)

- On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays, or funds have not been cleared and become available balance on the day, will be considered as the net increase of Total Deposit for the next business day.
- Total Deposit includes balance in current accounts, savings accounts, One Account "Deposit" and time deposits opened, under sole name or joint name. Any debit balance in current accounts will be treated as zero.
- If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation to the Eligible Fund amount. The equivalent amount in respective currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank.

B) Apply for Designated Credit Card(s) of the Bank with card approval and accumulated spending of HK\$100 or above within the first 30 days from card issuance date

- has to successfully apply for a principal card of any one of CNCBI Motion Credit Card, CNCBI Motion Credit Card (*virtual*), CNCBI Jewel World Mastercard® Card, CNCBI Jewel World Elite Mastercard® Card, CNCBI DCH Living Mastercard® Card, CNCBI GBA Dual Currency Credit Card and CNCBI Hong Kong Airlines Mastercard® Card ("Designated Credit Card"), and the card being approved on/before 31 July 2025 23:59 (HKT)

C) Trade FX with Market Order or Limit Order while Each FX transaction amount has to be HK\$1,000 or above (or equivalent) on/before 31 July 2025.

- 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
- Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts are NOT counted as eligible foreign exchange transactions.

(d) Download inMotion mobile app and successfully login at least once

(e) For Designated Requirement A, Eligible Referee should complete the registration of MONOPOLY Deposit, deposit Eligible Fund and maintain the relevant amount at Designated Period based on their Account Opening Date as listed in below schedule

**Schedule**

Eligible Referee's Account Opening Date	Registration Period of MONOPOLY Deposit Campaign	Designated Period for maintaining new fund
1 April 2025 – 30 April 2025	1 April 2025 – 30 April 2025 22:00	Registration Period to 31 July 2025
1 May 2025 – 30 May 2025	1 May 2025 – 30 May 2025 22:00	Registration Period to 31 August 2025
31 May 2025 – 30 June 2025	1 June 2025 – 30 June 2025 22:00	Registration Period to 30 September 2025
1 July 2025 – 31 July 2025	1 July 2025 – 31 July 2025 22:00	Registration Period to 30 September 2025



5. Referral Offer's Winner will only be entitled for HK\$500 referral reward if you successfully refer 3 or 4 Eligible Referee (See Clause 4 in this Terms and Conditions of Referral Bonus Rewards for definition), or HK\$1,000 referral reward if you successfully refer 5 or more Eligible Referee (See Clause 4 in this Terms and Conditions of Referral Bonus Rewards for definition).
6. Referral Offer's Winner can only eligible to enjoy Referral Bonus Rewards once.
7. The Referral Offer's Winner and the Referee are required to ensure the accuracy and validity of the information provided, including the Referral Code inputted during the Referee's inMotion Application. Once the Referee's inMotion Application is submitted, the record cannot be amended. In the case where, according to the Bank's records, the information provided, including but not limited to the Referral Code in the Referee's inMotion Application, does not reconcile with the records of the Bank's system, or are otherwise incorrect, the referral will not be considered as a Successful Referral.
8. If the same Referee is referred by more than one Referral Offer's Winner according to the Bank's record, the Referral Bonus Rewards will be awarded to the Referral Offer's Winner whose Referral Code is inputted according to the account opening record of the Bank.
9. Referral Offer's Winner cannot refer themselves to participate in the Referral Bonus Rewards. Referees cannot refer Referral Offer's Winner to get the Referral Bonus Rewards.
10. The Referral Bonus Rewards will be credited to the Referral Offer's Winner's HKD sole name account of the Bank in the following sequence as determined by the Bank in our absolute discretion on or before 23:59 (HKT) on 31 October 2025 without prior notice:
  - i. savings account
  - ii. current account
  - iii. credit card account

If a Referral Offer's Winner only has a joint account with the Bank, the crediting sequence will be the same as above. Both Referral Offer's Winner and Referee must hold valid i-banking Service AND valid accounts mentioned in this clause and in good standing. In addition Referral Offer's Winner and Referee must hold an activated Referral Code, during the Promotional Period and at the time of fulfillment in order for the Referral Offer's Winner and the Referee to be eligible for the Referral Bonus Rewards. If the status of the mentioned accounts change, the Bank reserves the right to terminate the Referral Bonus Rewards to the Referral Offer's Winner and the Referee, without prior notice.
11. No part of this Referral Bonus Rewards is transferable, exchangeable or returnable.
12. The Referral Bonus Rewards is not applicable to staff of the Bank or staff of the companies under CITIC Group Corporation Limited.
13. Referral Offer's Winner must obtain the consent from Referee(s) before sharing the Referral Bonus Rewards with him / her. The Bank will not assume any responsibility thereon.
14. Both Referral Offer's Winner and Referee who participating in the Referral Offer represent their understanding of, acceptance and willingness to comply with these Terms and Conditions. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the absolute right to immediately cancel the Referral Offer's Winner's and Referee's entitlement to the Referral Bonus Rewards and pursue any violations without prior notice.

#### **Terms and Conditions of Account Upgrade Rewards ("Account Upgrade Offer")**

1. Winners of the Account Upgrade Offer ("**Account Upgrade Offer's Winner**") will receive up to HK\$500 cash rewards upon customer has successfully upgraded to CITIC*first* or CITIC*diamond* via inMotion on or before 31 Jul 2025 after the Lucky Draw completed and upon fulfilled all requirements as listed in below table:

Requirements	Customer upgraded to CITIC <i>first</i>	Customer upgraded to CITIC <i>diamond</i>
Maintain Minimum daily average Relationship Balance	HK\$1,000,000 or equivalent	HK\$4,000,000 or equivalent



requirements for 3 consecutive months starting from the next month of upgrade		
Cash rewards amount	HK\$200	HK\$500

2. Relationship Balance includes the following (whether in sole name or joint names under the same personal identity number):
  - Deposit balances of HKD / foreign currency savings accounts and time deposits accounts, HKD / foreign currency current accounts, NOW account and One Account "Deposit"
  - Investment portfolio balance of One Account "Investment" including securities, investment funds, bonds, currency-linked deposit, structured deposit, equity-linked investment and structured notes;
  - Outstanding loan amount/balance on lending facilities including personal line of credit, installment loans, credit cards and secured overdraft facilities;
  - 10% of the outstanding loan amount on mortgages
3. "Customer upgraded to CITICfirst" refers to:  
 Customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint names account) with the Bank before the joining month of CITICfirst but has not taken up CITICfirst or CITICdiamond or Private Banking service within the 12 months immediately preceding the joining month of CITICfirst service, and successfully upgraded to CITICfirst".
4. "Customer upgraded to CITICdiamond" refers to:  
 Customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint names account) with the Bank before the joining month of CITICdiamond but has not taken up CITICdiamond or Private Banking service within the 12 months immediately preceding the joining month of CITICdiamond service, and successfully upgraded to CITICdiamond.
5. **Account Upgrade Offer's Winner who fulfilled the requirement will receive cash rewards in "Rewards Go!". He/she has to collect the Account Upgrade Offer via inMotion's "Rewards Go!" during 15 December 2025 to 31 January 2026. Expired and uncollected reward will not be reissued.**
6. At the time of crediting the Account Upgrade Offer, the Account Upgrade Offer's Winner should still maintain CITICfirst or CITICdiamond status, inMotion service & maintain the Total Balance of HK\$1,000,000 or above (for CITICfirst) or HK\$4,000,000 (for CITICdiamond) with the Bank, and Account Upgrade Offer's Winner's bank account must remain valid and not cancelled or terminated, otherwise the Account Upgrade Offer will be forfeited.
7. After collection of the Account Upgrade Offer, the cash rewards will be credited to Account Upgrade Offer's 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 without prior notice: i. Savings account; ii. Current account; iii. Credit card account. Account Upgrade Offer's Winner must continue to maintain a valid i- banking account AND account mentioned in this clause in good standing at the time the Account Upgrade Offer is credited. If the account status changes, the Bank reserves the right not to fulfill the Account Upgrade Offer, without prior notice, and no cash rewards will be credited to any other account or through any other means.
8. The Bank has the sole and absolute authority in determining if customer is eligible for the Account Upgrade Offer.
9. No part of this Account Upgrade Offer is transferable, exchangeable and returnable.
10. Each Account Upgrade Offer's Winner is entitled to receive the Account Upgrade Offer once only.
11. Account Upgrade Offer is not applicable to the Bank staff.

**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 Statements for Structured Deposit**

(1) Not a time deposit – This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. (2) Principal protection at maturity ONLY – This product is principal protected ONLY IF this product is held to maturity. If this product is early terminated, you may suffer from a substantial loss due to the devaluation of the embedded derivative(s). (3) Derivatives risk – This product is embedded with a currency swap with Spot Rate and Forward Rate as prescribed in the Product Term Sheet. Generally, when buying this product, you may be subject to market risk, credit risk, liquidity risk, legal risk and settlement risk. (4) Credit risk of the Bank – This product is not secured by any collateral. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount. (5) Maximum potential loss – This product is principal protected at Maturity ONLY. You may lose your entire deposit amount if the Bank defaults in performing its obligations or there has been a tremendous devaluation of the Settlement Currency you receive at maturity. (6) Limited potential gain – The maximum potential gain is limited to the interest payment to be determined by reference to the Interest Rate. (7) No secondary market – This product is not a listed security. There is no secondary market for you to sell this product prior to its maturity. (8) Not the same as buying the Underlying currency – Investing in this product is not the same as buying the Linked Currency directly. Changes in the market price of the Linked Currency may not lead to corresponding changes to the market value and/or the performance of this product. (9) Liquidity risk – This product is designed to be held till maturity. You do not have a right to request early termination of this product before maturity. (10) Currency risk – If the Settlement Currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. (11) Risks relating to Renminbi – Where the Settlement Currency is in Renminbi, you should note that the value of Renminbi against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between Renminbi and foreign currencies), which may adversely affect your return under this product when you convert Renminbi into your home currency. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

**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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