

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

1. Unless otherwise specified, if customer participates in the Lucky Draw provided by China CITIC Bank International Limited (the “**Bank**”), customer agrees that the Lucky Draw is subject to these Terms and Conditions including Terms and Conditions of inMotion Rewards Go! Program, Terms and Conditions for inMotion Service, General Terms and Conditions and such other terms as may be agreed between the Bank and customer in relation thereto.
2. The promotion period is from 1 November 2023 to 31 January 2024 (both dates inclusive) (the “**Promotion Period**”), and is separated into 3 stages (the “**Stage**”).
 - (i) 1 November – 30 November 2023 (“**Stage 1**”)
 - (ii) 1 December – 31 December 2023 (“**Stage 2**”)
 - (iii) 1 January – 31 January 2024 (“**Stage 3**”)

Customer Eligibility

3. The Lucky Draw is only applicable to the customer who meets ALL the following requirements (“**Eligible Customer**”):
 - (i) Log in to the Bank’s mobile application inMotion (“**inMotion**”), click “Rewards Go!” and click “Register” button to register for the “inMotion Winter Thankful Super Draw” during the Promotion Period. Only one-time registration is required; AND
 - (ii) Complete one or more designated inMotion activities (“**Designated Activities**”) successfully to entitle corresponding number of daily Lucky Draw Chances on the respective calendar day (“**Lucky Draw Chances**”) in each Stage.
4. Eligible Customer will only get the corresponding number of daily Lucky Draw Chances from the respective Designated Activities from the registration month of “inMotion Winter Thankful Super Draw” in “Rewards Go!” during the Promotion Period.
5. The Lucky Draw registration and Designated Activities transaction date and time are subject to the Bank’s record. In case of any dispute, the Bank’s records shall prevail.
6. For joint account, only the primary account holder is entitled to earn the Lucky Draw Chances

No.	Designated Activities	Daily Lucky Draw Chance(s) per Designated Activities	Remarks
1	Complete “Rewards Go!” mission(s) in inMotion	1 chance / mission	Refer to clause 8
2	Turn on inMotion “Receive Marketing Push Notification”	5 chances	Each Eligible Customer is entitled to a maximum of 5 Lucky Draw Chances for this Designated Activity during the Promotion Period
3	Register CNCBI as FPS default receiving bank via inMotion	5 chances	Refer to clause 9 Each Eligible Customer is entitled to a maximum of 5 Lucky Draw Chances for this Designated Activity during the Promotion Period
4	Complete merchant bill payment(s) via inMotion	5 chances / transaction	N/A
5	New customer who opens Multi-Currencies Statement Savings Account via inMotion	10 chances	Refer to clause 10 Each Eligible Customer is entitled to a maximum of 10 Lucky Draw Chances for this Designated Activity during the Promotion Period

6	Apply for "Account Upgrade" via inMotion and successfully upgraded to CITIC <i>first</i> or CITIC <i>diamond</i>	10 chances / upgrade	Refer to clause 11 & 12 Each Eligible Customer is entitled a maximum of 20 Lucky Draw Chances for this Designated Activity during the Promotion Period
7	Register for "MONOPOLY Deposit" and/or "MONOPOLY Deposit Top-up Offer" via inMotion and deposit eligible new fund HK\$10,000 or above in the registration month of "MONOPOLY Deposit" and/or "MONOPOLY Deposit Top-up Offer"	10 chances / registration and fund-in	Refer to clause 13 & 14 Each Eligible Customer is entitled to a maximum of 20 Lucky Draw Chances for this Designated Activity during the Promotion Period
8	Register for PAYROLL <i>plus</i> successfully via inMotion and use PAYROLL <i>plus</i> account for automated payroll payment of HK\$12,000 or above from the registration month of PAYROLL <i>plus</i>	10 chances / registration and fund-in	Refer to clause 15 & 16 & 17 Each Eligible Customer is entitled to a maximum of 10 Lucky Draw Chances for this Designated Activity during the Promotion Period
9	Set-up time deposits via inMotion	10 chances / transaction	N/A
10	Open Investment One Account via inMotion	10 chances	Each Eligible Customer is entitled to a maximum of 10 Lucky Draw Chances for this Designated Activity during the Promotion Period
11	Trade FX via inMotion	10 chances / transaction	Refer to clause 18
12	Trade Hong Kong stocks, U.S. stocks or China A-share via inMotion or inVest	10 chances / transaction	N/A
13	Complete "Investor Risk Analysis" (including renewal) via inMotion	10 chances	Each Eligible Customer is entitled to a maximum of 10 Lucky Draw Chances for this Designated Activity during the Promotion Period
14	Subscribe Investment Funds (excluding Money Market Fund) via inMotion	10 chances / subscription	N/A
15	Subscribe Currency Linked Deposit via inMotion	10 chances / subscription	
16	Apply for designated Credit Card(s) via inMotion with card approval	10 chances / approved card	Refer to clause 19
17	Apply for designated Personal Loan(s) or Credit Card Cash-in instalment via inMotion and drawdown loan	10 chances / approved loan	Refer to clause 20

Extra Lucky Draw Chances of CITIC*first* and CITIC*diamond*/Private Banking Customers

7. CITIC*first* customers are entitled to earn 2 times ("2X") of total Lucky Draw Chances, and CITIC*diamond*/Private Banking customers are entitled to earn 5 times ("5X") of total Lucky Draw Chances respectively upon completing corresponding Designated Activities. CITIC*first*, CITIC*diamond* and Private Banking customer groups are subject to the latest status of the Bank record.

Example: Upon completing the Designated Activities in the following table, CITIC*first* customers get 82 Daily Lucky Draw chances (i.e. 2X of 41 Daily Lucky Draw Chances). CITIC*diamond*/Private Banking customers get 205 Daily Lucky Draw chances (i.e. 5X of 41 Daily Lucky Draw Chances)

Designated Activities are completed	Daily Lucky Draw Chances earned
Complete one "Rewards Go!" mission in inMotion	1 chances
Complete two merchant bill payments via inMotion	10 chances
Trade FX x 3 times via inMotion	30 chances
Total Lucky Draw Chances earned	41 chances

"Rewards Go!" Missions

- Complete any inMotion "Rewards Go!" mission(s), (except "MONOPOLY Deposit" mission, "inMotion Stocks Trading Preferential Commission" mission and other cash rewards collection mission(s)), with mission status "Mission Completed" during the Promotion Period.

Register Bank as FPS Default Receiving Bank

- Eligible Customers have not set the Bank as FPS default receiving banking yet as of 31 October 2023, and complete FPS default receiving banking setting during Promotion Period.

New Customer Account(s) Opening

- Only applicable to new customer ("New Customer") who does not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with (the Bank within the preceding 12 months

CITICfirst or CITICdiamond Upgrade

- Upgrade 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.
- Upgrade 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.

MONOPOLY Deposit or MONOPOLY Deposit Top-up Limited Offer

- MONOPOLY Deposit's eligible new fund calculated based on the net increase in the Total Deposit balance of a customer as of previous business day ("Reference Date of MONOPOLY Deposit") from that of the last business day of previous month from Reference Date. Customers should register MONOPOLY Deposit and the eligible new fund should at least reach the requirement of HK\$10,000 once on any business day in the registration month of MONOPOLY Deposit's o entitle the Lucky Draw Chances.
- MONOPOLY Deposit Top-up Limited Offer's eligible new fund is calculated based on the net increase in the Total Deposit balance of a customer as of the previous business day ("Reference Date of MONOPOLY Deposit Top-up Limited Offer") from that of the last business day of the MONOPOLY Deposit Registration month. Customers should register MONOPOLY Deposit Top-up Limited Offer and the eligible new fund should reach the requirement of HK\$10,000 or above once in any business day of the registration month of MONOPOLY Deposit Top-up Limited Offer to entitle the Lucky Draw Chances.

PAYROLLplus

- Automated Payroll Payment refers to the customer's employer crediting the customer's salary to customer's Payroll Account through banks' payroll system, standing instruction from local banks, credit in transactions via inMotion "Add Money" function, or 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 customer is required to authorize his/her employer to disburse his/ her salary by making Automated Payroll Payments to his/her payroll account.
- Customer must have a minimum monthly payroll amount of HK\$12,000 in the first fund-in month.
- The Designated Activity is not applicable to the staff of the Bank.

FX Transaction

18. Transactions via “inMotion” which are (a) from HKD to other currencies, (b) from other currencies to HKD and (c) from other currencies to other currencies (“Cross Currency”) (“Eligible FX Transactions”). Cross Currency transactions will be counted as one transaction only. Any HKD to other currencies transactions induced by the Cross Currency transactions will not be regarded as Eligible FX Transactions. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance are not counted as eligible foreign exchange transactions.

Designated Credit Card(s) Application and Approval

19. Applicable to customer who has successfully applied for, and being approved, 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 and CNCBI GBA Dual Currency Credit Card (“Designated Credit Card”).

Designated Loan(s) Application and Drawdown

20. Applicable to customer who has successfully applied for and drawn down with Designated \$Smart Plus Personal Installment Loans including Tax Season Loan, Debt Consolidation, Top Up Loan, and/or Credit Card Cash-in Installment Program (“Designated Loan”).

Lucky Draw Prizes

21. Daily Lucky Draw winners will be randomly drawn by computer (the “Winners”) according to transaction date and time of the Designated Activities in the Promotion Period. Each Winner will be entitled to 1st round e-Gift Voucher. Upon fulfilling fund-in and maintain balance requirement stated in clause 22, each Winner will be entitled to 2nd round e-Gift Voucher.

	e-Gift Vouchers	
	1 st round e-Gift Voucher	+ 2 nd round e-Gift Voucher (upon fulfilled fund-in and balance maintain requirement stated in clause 22)
Stage 1 (No. of Winners: 1/day, total 30 winners)	HK\$800 digital gadget e-Gift Voucher	HK\$800 digital gadget e-Gift Voucher
Stage 2 (No. of Winners: 1/day, total 31 winners)	HK\$1,000 travel e-Gift Voucher	HK\$1,000 travel e-Gift Voucher
Stage 3 (No. of Winners: 1/day, total 31 winners)	HK\$1,200 dining e-Gift Voucher	HK\$1,200 dining e-Gift Voucher

22. Winners will be notified the Lucky Draw result and 1st round e-Gift Voucher will be delivered via inMotion push notification and SMS on or before the dates in the following table.

Upon deposit eligible new fund[^] of HK\$100,000 or above (“New Fund”) and maintain the eligible new fund[^] until the dates in the following table, each Winner will be entitled to 2nd round e-Gift Voucher. 2nd round e-Gift Voucher will be delivered via inMotion push notification and SMS on or before the dates in the following table.

[^]Eligible New Fund means the amount of credit balance in New Funds deposited in excess of his/her Total Balance* at the Bank as of the last day (“Reference Date”) of one month prior to the last day of month of new fund deposit.

*Total Balance includes deposits and investments balance of customer's all sole name accounts and all joint name accounts (in which the customer is the primary account holder), as well as the accumulated premiums paid for the insurance plans distributed by the Bank (prepayment premium is not included).

Designated Activities are completed at each Stage	Daily Winners will be notified the Lucky Draw result and 1st round e-Gift Voucher will be delivered on or before the below dates	Deposit new fund within below period (both dates inclusive) ("New Fund Deposit Date")	Maintain new fund balance until the below dates	2nd round e-Gift Voucher will be delivered on or before the below dates
Stage 1	31 December 2023	1 - 31 January 2024	29 February 2024	31 March 2024
Stage 2	31 January 2024	1- 29 February 2024	31 March 2024	30 April 2024
Stage 3	29 February 2024	1 - 31 March 2024	30 April 2024	31 May 2024

23. To ensure Winners can receive the relevant inMotion push notification and the e-Gift Voucher sent out by the Bank at the time of fulfillment, Winners must still be maintained as
- (i) inMotion customers; and
 - (ii) turn on inMotion "Receive Marketing Push Notification"
- Otherwise, the e-Gift Voucher will not be re-issued. The Bank shall not be liable for any failure to receive the notification by the Winners.
24. Each eligible customer can be entitled to more than one Lucky Draw Prize during the Promotion Period.

e-Gift Voucher Prize

- 25. No part of this e-Gift voucher is transferable, exchangeable, returnable or redeemable for cash.
- 26. The use of the e-Gift voucher may be subject to the terms and conditions stipulated by the supplying manufacturer/supplier/merchant.
- 27. 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 supplying manufacturer/supplier/merchant of the e-Gift voucher.
- 28. Winners shall collect the e-Gift voucher in inMotion inbox and redeem e-Gift voucher before expiry date. Expired e-Gift voucher will not be reissued and deemed to be forfeited.

General

- 29. The Bank has the sole and absolute authority in determining if customer is eligible for this Lucky Draw.
- 30. Winner must be an inMotion customer with a valid i-banking account in good standing at the time Lucky Draw prize is delivered via inMotion push notification. 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.
- 31. 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.
- 32. 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.
- 33. 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.
- 34. 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 of or in connection therewith shall be referred to the courts of Hong Kong SAR.

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

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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