

**Promotional Terms and Conditions for Personal Line of Credit:**

1. This promotion is only applicable to customers who have successfully applied for Personal Line of Credit ("Personal Line of Credit").
2. Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by China CITIC Bank International Limited (the "Bank") from time to time.
3. **Personal Line of Credit will be subject to the Bank's annual review. A non-refundable annual fee of 1% on the approved credit limit will be levied commencing on the first anniversary of such service (subject to the minimum amount of HK\$200, maximum amount of HK\$1,000).**
4. The interest rate that a customer is entitled to is subject to the Bank's evaluation of the customer's financial status and credit check results. The Bank reserves the right of final approval of the credit limit and its respective interest rate upon receipt of all relevant documents from the customer. In the event of any disputes, the decision of the Bank shall be final.
5. "Preferential customers" as defined by the Bank include architects, chartered accountants, chartered surveyors, dentists, medical doctors, pharmacists, chartered engineers, teachers, social workers, registered nurses, lawyers, senior executives with a monthly income of HK\$40,000 or above, customers with a monthly income of HK\$30,000 or above (applicable to civil servants, staff of tertiary institutions/recognized universities in Hong Kong or staff of designated public organizations) and such other customers as designated by the Bank, who have good credit condition (including but not limited to credit score provided by TransUnion Limited).
6. The Bank reserves the right to delete, cancel, add or vary any terms and conditions of this promotional offer and benefits without prior notice. In case of any disputes, the decision of the Bank shall be final.
7. In the event of any inconsistencies between the English and Chinese version of these promotional terms and conditions, the English version shall prevail.