

Terms and Conditions for CITICfirst Promotion ("Promotion"):**General Terms and Conditions:**

1. Unless specified, the promotion period of these promotions runs from 1 July 2022 to 30 September 2022 (both dates inclusive, "Promotion Period").
2. CITICfirst Wealth Management service ("CITICfirst") is only applicable to personal customers.
3. CITICfirst customers are required to maintain a daily average Relationship Balance of HK\$1,000,000 (or equivalent) or above. Or else, China CITIC Bank International (the "Bank") may suspend or terminate his/her CITICfirst service, or debit the CITICfirst maintenance fee, with or without prior notice to the customers.
4. 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; and
 - 10% of the outstanding loan amount on mortgages
5. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and the whole or any part of the Promotional Terms and Conditions at any time without notice, and shall not bear any responsibility arising out of or in connection with such amendment, suspension, cancellation or termination.
6. For joint account customers, only the primary account holder is entitled to these promotions.
7. These promotions are not applicable to all staff of the Bank.
8. In case of any dispute arising out of or in connection with these promotions, the decision of the Bank shall be final and binding on the Eligible Customer.
9. 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 its 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 these 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.
10. These 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.
11. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

A. Terms and Conditions specific to Welcome Reward:

1. Welcome Reward consists of Total Balance Growth Cash Reward and Additional Cash Reward.
2. Welcome Reward is only applicable to "New-To-Bank Customer" or "Upgraded Customer" who joins CITICfirst during the Promotion Period and fulfills the following requirements (i) – (iv).
 - i. From the 1st calendar month after joining CITICfirst to the date of crediting the Cash Reward. CITICfirst customer should maintain the Total Balance requirement of HK\$1,000,000 (or equivalent) or above
 - ii. Successfully open a One Account
 - iii. Subscribe eStatement service of Consolidated Statement
 - iv. Successfully log in inMotion

3. **“New-To-Bank Customer”** refers to:

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 12 months immediately preceding the account opening month of CITICfirst service.

4. **“Upgraded Customer”** refers to:

Customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint name 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.

5. **“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 life insurance plans distributed by the Bank. Deposits must be funds which are newly placed by a customer and not transferred from any account with the Bank (regardless of whether such account is held by the customer or not).

6. **For Total Balance Growth Cash Reward:**

- a. **“Total Balance Growth Amount”** refers to the net increase when comparing a customer’s average Total Balance of the 1st to 3rd consecutive calendar month after joining CITICfirst with the Total Balance on 31 May 2022. If customer is a New-To-Bank Customer, his/her Total Balance on 31 May 2022 is regarded as HK\$0.

Month of joining CITICfirst	Date of Total Balance Amount to be compared with	Months of calculating the Total Balance Amount (1 st to 3 rd consecutive calendar months after joining CITICfirst)
July 2022	31 May 2022	August, September and October 2022
August 2022		September, October and November 2022
September 2022		October, November and December 2022

- b. To be entitled to the Total Balance Growth Cash Reward, New-To-Bank Customer who joins CITICfirst during the promotion period, should fulfill all the requirements under Clause 2 of Section A above, and the Total Balance Growth requirements as per the table shown below ("Eligible Customers"):

Total Balance Growth Amount (HKD or equivalent)	Total Balance Growth Cash Reward Amount (HKD)
\$3,000,000 or above	\$3,500
\$1,000,000 to below \$3,000,000	\$1,700

- c. To be entitled to the Total Balance Growth Cash Reward, an Upgraded Customer who signs up for CITICfirst during the Promotion Period, should fulfil all the requirements under Clause 2 of Section A above, and the Total Balance Growth requirements as per the table shown below ("Eligible Customers"):

Total Balance Growth Amount (HKD or equivalent)	Total Balance Growth Cash Reward Amount (HKD)
\$3,000,000 or above	\$3,000
\$1,000,000 to below \$3,000,000	\$1,200
\$200,000 to below \$1,000,000	\$200

7. For Additional Cash Reward:

- a. Eligible customer of Total Balance Growth Cash Reward will be entitled to Additional Cash Reward if his/her Investment Portfolio Balance reaches designated amount as per the table shown below:

Investment Portfolio Balance amount (HKD or equivalent)	Additional Cash Reward Amount (HKD)
\$500,000 or above	\$1,500
\$100,000 to below \$500,000	\$300

- b. “Investment Portfolio Balance” refers to customer’s all One Account “Investment” accounts in sole name and in joint-name (in which the customer is the primary account holder) on a specified date. The specified date is determined according to the month of joining CITICfirst:

Month of joining CITICfirst	Specified date of calculating the Investment Portfolio Balance
July 2022	31 October 2022
August 2022	30 November 2022
September 2022	31 December 2022

8. For non-Hong Kong dollar denominated eligible amount, the relevant amount will be converted into Hong Kong Dollar based on the exchange rate solely determined by the Bank for calculation of the “Total Balance” and “Investment Portfolio Balance”.
9. If Eligible Customer is entitled to the Total Balance Growth Cash Reward and Additional Cash Reward, the Bank will credit the Cash Reward to his/her valid Hong Kong dollar Account which is assigned for debiting the CITICfirst maintenance fee (“CITICfirst Settlement Account”) on the specified date as stated in the table show below.

Month of joining CITICfirst	Date of crediting cash reward (on or before)
July 2022	15 February 2023
August 2022	
September 2022	15 March 2023

10. At the time of crediting the Cash Reward, the Eligible Customer should still maintain **CITICfirst status, One Account, e-Statement Service of Consolidated Statement, inMotion service, the Total Balance of HK\$1,000,000 (or equivalent) or above AND have a valid CITICfirst Settlement Account with the Bank**, otherwise the Cash Reward will be forfeited.
11. Eligible Customer will be entitled to the Total Balance Growth Cash Reward and Additional Cash Reward once only during the Promotion Period.

B. Terms and Conditions specific to Customer Referral Reward (“Referral Reward”):

- “Referrer” must be an existing banking customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with the Bank.
- Referrer will be entitled to Referrer Reward if (i) he/she successfully refers a New-To-Bank Customer (see Clause 3 of Section A for definition) to join CITICfirst service during the Promotion Period and (ii) the being referred New-To-Bank Customer must fulfill the Total Balance Growth Cash Reward requirement mentioned in Section A (“Referee”). The referee is required to maintain valid CITICfirst status and Total Balance of HK\$1,000,000 (or equivalent) or above, from the 1st calendar month after joining CITICfirst to the date of crediting the Referrer Reward. The Referrer will be rewarded as per the table shown below: (“Referrer Reward”):

Referrer Reward (HK\$)	Service applied by Referee
	CITICfirst
	For each successful CITICfirst referral HK\$800 cash reward (The maximum Referrer Reward for CITICfirst referral is HK\$8,000)

3. The Referrer Reward will be credited to the Referrer's the most recently opened Multi-currencies Statement Savings Account (or the most recently opened Current Account or Savings Account if the former is unavailable) in HKD in sole name or joint names on or before 15 March 2023. For joint account, only the primary account holder of the joint account is entitled to the Referrer Reward. If the Referrer does not hold any valid HKD account with the Bank at the time of crediting the Referrer Reward, the Referrer Reward will be forfeited.
4. Referrer of the same eligible New-To-Bank Customer can enjoy the Referrer Reward once only. **If the Referrer or the Referee has already enjoyed any referral reward offered by any other promotions of the Bank, for example, Referral Reward of inMotion MONOPOLY Referral Program, the Referrer Reward of this Customer Referral Reward will deduct the reward amount which has been received by the referrer in other referral program.**
5. Referrer must obtain the consent from Referee(s) before sharing the Referral Reward's information with him/her. The Bank will not assume any responsibility thereon.
6. Referee must need to provide the Referral Code of the Referrer on the account opening form upon account opening at branch. Referrer can enquire his/her own Referral Code at
https://www.cncbinternational.com/mgm?campaigncode=CDCE_MGM
7. Each referee can be referred by one Referrer only. If the Referee has already became the banking service customer of the Bank when signing up CITICfirst, the Referrer cannot be entitled to the Referrer Reward.
8. Referrers cannot refer themselves as Referees. Referrers and Referees cannot refer each other to become a New-to-Bank customer.

C. Terms and Conditions specific to “CNCBI CITICfirst Platinum Card” Welcome Reward:

1. This promotional reward is only applicable to principal cardmember of CNCBI CITICfirst Platinum Card whose application is submitted and approved between 1 July 2022 and 30 September 2022 (both dates inclusive). The reward is not applicable to any Cardmember who currently holds or have cancelled any CNCBI credit cards (excluding supplementary Cardmember) issued by the Bank in the 12-month immediately preceding the relevant application for the credit card. Terms apply. For details, please contact the bank's branch staff or visit:
https://www.cncbinternational.com/_document/personal/credit-cards/sc/citicfirst_welcome_offer_tncs_en.pdf
2. There is Perpetual Annual Fee Waiver for CNCBI CITICfirst Platinum Card. Annual Percentage Rate (APR) for Retail Purchase 34.49% (Standard Monthly Rate at 2.5%) is applied when you open your account and it will be reviewed from time to time. Other fees and charges apply. Please contact the Bank for details.

D. Terms and Conditions specific to the “Privileged offer upon the completion of Financial Needs Analysis”:

1. The promotion period is from 1 July 2022 to 30 September 2022 (both dates inclusive, “Financial Needs Analysis Promotion Period”).
2. The eligible customer can only enjoy this offer once during the Financial Needs Analysis Promotion Period.
3. The Bank reserves the right to change, terminate or cancel the promotion at any time without prior notice. The bank's decision shall be final and conclusive.

This promotional material does not itself constitute an offer of, or an invitation by or on behalf of the Bank to any person to purchase or acquire or invest in any investment products.

China CITIC Bank International Limited is an authorized institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

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