

Terms and Conditions specific to the promotion offer “Wealth Booster Reward” (the “Offer”) of WMC 2.0:

A. General Terms and Conditions:

1. The Offer is valid from 29th April 2024 to 31th July 2024, both dates inclusive (the "Promotion Period").
2. The Offer is only applicable to customers who have not maintained any account or service of China CITIC Bank International Limited (the “Bank”) within the preceding 12 months from the start date of Promotion Period (“Eligible New Customers”).
3. The Offer comprises a “4% Relationship Balance Growth Cash Reward” and a “2% CNY Preferential Rate”. For definitions and further details, please refer to Parts B and C of these Terms and Conditions respectively.
4. The Offer will be given on the first-come-first-served basis, with the capacity of first 1,000 Eligible New Customers.
5. Each Eligible New Customer can enjoy the Offer once only and the Offer cannot be enjoyed in conjunction with other promotional offers unless otherwise specified.
6. The Bank reserves the right to delete, replace, supplement or amend these Promotional Terms & Conditions at any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
7. In case of any matter of any disputes arising out of or in connection with this promotion offer, the decision of the Bank shall be final and binding.
8. Eligible New Customers who intend to enjoy this Offer represents his/her understanding or, 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 fraud or abuse, the Bank reserves the right to immediately cancel the customer’s entitlement to the application and pursue any violation without prior notice.
9. Fraud and abuse will result in forfeiture of a customers’ eligibility to participate in this Offer as well as cancellation of the accounts.
10. Except as otherwise expressly stated in these Terms and Conditions, no one other than a party to these 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 Terms and Conditions entitles any third party to enforce any term of these 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 Terms and Conditions without the consent of that third party.
11. 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 or in connection therewith shall be referred to the courts of Hong Kong SAR.
12. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

B. 4% Relationship Balance Growth Cash Reward (the “Reward”)

1. This Reward is applicable to the Eligible New Customers (as defined in Clause A2 above) who have fulfilled the below requirements (each a “Designated Customer”):
 - (a) Maintained a valid One Account (SouthBound WMC) with the Bank during the Promotion Period; and
 - (b) Maintained a valid Multi-currencies Statement Savings Account (SouthBound WMC) with the Bank during Promotion Period.
2. Designated Customers can enjoy 4% p.a. of his/her Relationship Balance Growth Amount (as defined in clause B4(b) below) in the form of cash reward. The amount of cash reward will be determined by the Bank and calculated with a 4% annualized rate applied throughout the Reward Effective Period (as set out in Clause B3 below), based on a 360-day basis.
3. The Reward will be credited to the Multi-currencies Statement Savings Account (SouthBound WMC) of the Designated Customer in the form of cash reward, as shown below:

Date of completion of One Account (SouthBound WMC) opening (both dates inclusive)	Reward Effective Period	Reward Credit Date
From 29 Apr to 15 May 2024	From 3 Jun 2024 to 2 Jul 2024	On or before 31 Dec 2024
From 16 May to 31 May 2024	From 17 Jun 2024 to 16 Jul 2024	
From 1 Jun to 15 Jun 2024	From 2 Jul 2024 to 1 Aug 2024	
From 16 Jun to 30 Jun 2024	From 16 Jul 2024 to 15 Aug 2024	
From 1 Jul to 15 Jul 2024	From 1 Aug 2024 to 31 Aug 2024	
From 16 Jul to 31 Jul 2024	From 16 Aug 2024 to 15 Sep 2024	

4. For the purposes of this Reward:
 - (a) **“Relationship Balance”** refers to the amount in terms of CNY which included deposit and investment balance under the One Account (SouthBound WMC) and Multi-currencies Statement Savings Account (SouthBound WMC). For non-CNY denominated eligible amount, the relevant amount will be converted into CNY based on the exchange rate solely determined by the Bank for calculation of the “Relationship Balance”.
 - (b) **“Relationship Balance Growth Amount”** refers to the net increase when comparing a Designated Customer’s average Relationship Balance of the prescribed Reward Effective Period with the Relationship Balance on 31 January 2024. For a valid Eligible New Customer, as defined in Clause A2 above, their Relationship Balance as of January 31, 2024, will be considered as CNY 0.
5. The maximum Relationship Balance Growth Amount to be entitled for the Reward is CNY 1,000,000 for each Designated Customer.
6. In the event that a customer holds multiple individual Multi-currencies Statement Savings Accounts (SouthBound WMC) with the Bank, the Bank will allocate the Reward to the account with the most recent opening date. If there are multiple individual Multi-currencies Statement Savings Accounts (SouthBound WMC) with the same opening date, the Bank will allocate the Reward to the account with the largest account number.
7. The customer must still maintain a valid sole name Multi-currencies Statement Savings

Account (SouthBound WMC) when the Reward is credited to him/her. Otherwise, the Bank reserves the rights to cancel or terminate the Reward.

- Each Designated Customer is entitled to receive the Reward once only during the Promotion Period.

C. 2% CNY Preferential Rate

- This offer is only applicable to Eligible New Customers (as defined in Clause A2) who have fulfilled Clause B1 (a) and (b) (each a "Designated Customer").
- Designated Customers can enjoy preferential CNY saving interest rate ("CNY Preferential Rate") below in his/her sole name valid Multi-currencies Statement Savings Account (SouthBound WMC) during the CNY Preferential Rate Effective Period as set out in the below table:

Date of completion of One Account (SouthBound WMC) opening (both dates inclusive)	CNY Preferential Rate Effective Period	CNY Preferential Rate (p.a.)
From 29 Apr to 15 May 2024	From 3 Jun 2024 to 2 Jul 2024	2%
From 16 May to 31 May 2024	From 17 Jun 2024 to 16 Jul 2024	
From 1 Jun to 15 Jun 2024	From 2 Jul 2024 to 1 Aug2024	
From 16 Jun to 30 Jun 2024	From 16 Jul 2024 to 15 Aug 2024	
From 1 Jul to 15 Jul 2024	From 1 Aug 2024 to 31 Aug2024	
From 16 Jul to 31 Jul 2024	From 16 Aug 2024 to 15 Sep 2024	

- The CNY Preferential Rate is inclusive of the Bank's prevailing CNY savings rate* ("CNY Board Rate") and will only be applied to the CNY deposit amount in the Multi-currencies Statement Savings Account (SouthBound WMC).

For illustration, the Bank's CNY Board Rate* is 0.4% p.a. as of 29th April 2024 and the CNY Preferential Rate to be entitled by the Designated Customer for CNY deposit amount in his/her Multi-currencies Statement Savings Account (SouthBound WMC) will be:

CNY Board Rate*	0.4% p.a.
Bonus CNY Interest Rate	1.6% p.a.
CNY Preferential Rate	2% p.a.

*The CNY Board Rate 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 CNY Board Rate.

- The maximum CNY deposit amount to be entitled for the CNY Preferential Rate is CNY 1,000,000 for each Designated Customer.
- If Designated Customer has more than one sole name Multi-currencies Statement Savings Account (SouthBound WMC) with the Bank, the one with the latest account opening date

will be selected; if there are more than one sole name Multi-currencies Statement Savings Account (SouthBound WMC) with same account opening date, the one with the largest account number will be selected to enjoy the Bonus CNY Interest Rate.

Risk Disclosure specific to Investment Funds

1. Investment Funds are not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment.
2. 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.
3. 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.
4. 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.

Risk Disclosure Statements in relation to Bonds

1. Investment involves risk. The prices of bonds can fluctuate, sometimes dramatically. The price of bonds may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds.
2. Investing in this product is not equivalent to time deposit. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
3. Default/ Credit risk - There is a risk that the issuer may fail to pay you the interest or principal as scheduled. In the worst case scenario, you may not be able to receive back the interest and principal if the issuer defaults on the bond.
4. Interest rate risk - When the interest rate rises, the price of a fixed rate bond will normally drop.
5. Exchange rate risk - If your bond is denominated in a foreign currency, you may face an exchange rate risk if you choose to convert payments made on bond to your home currency.
6. Liquidity risk - If you need to sell the bonds before maturity for an urgent cash-flow need or use the capital for other investments, you may not be able to do this since the liquidity of the secondary bond market could be low. If you choose to sell your bond before it matures, you may lose part or all of your investment.
7. Reinvestment risk - If you hold a callable bond, when the interest rate goes down, the issuer may redeem the bond before maturity. If this happens and you have to re-invest the proceeds, you may not be able to enjoy the same rates of return.
8. Equity risk - If your bond is "convertible" or "exchangeable", you also face equity risk associated with the stock. A fall in the stock price will usually follow by a fall in the bond price.

Risk Disclosure Statements for Foreign Currency

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.

This material does not itself constitute any offer of or invitation to any person to purchase or sell or acquire or invest in any investment products. You should not only base on this material alone to make investment decisions.

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