

General Terms and Conditions

- CITICdiamond Wealth Management ("CITICdiamond") customers are required to maintain a daily average Relationship Balance of HK\$4,000,000 or above. Or else, China CITIC Bank International Limited (the "Bank") may suspend or terminate CITICdiamond service with or without prior notice to the customers. 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
- The Bank reserves the right to amend, suspend, cancel or terminate these promotions and amend the Promotional Terms and Conditions any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
- In case of any dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and binding on the Eligible Customer.
- 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.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
- In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

Promotional Terms and Conditions for CITICdiamond Wealth Management:
(A) Promotional General Terms and Conditions:

- Unless otherwise indicated, the offers are applicable to customer ("Eligible Customer") who joins CITICdiamond Wealth Management Service ("CITICdiamond") during the period of 1 July 2020 and 30 September 2020 ("Promotion Period").
- For joint account customers, only the primary account holder is entitled to the promotions.
- The Promotional Offers are not applicable to all staff of the Bank.

(B) Terms and Conditions specific for New Fund Offer:

- Definitions used in this promotion:
 - **"New-To-Bank Customer"** is the Eligible 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 date.
 - **"Upgraded Customer"** is the Eligible Customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with the Bank before CITICdiamond joining date but has not taken up CITICdiamond service within the 12 months immediately preceding the account opening date.
 - **"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 first year annualized premium of life insurance plans distributed by the Bank (prepayment premium is not included). 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).
 - **"New Funds"** refers to the net increase in the daily Total Balance, by comparing the Eligible Customer's average daily Total Balance for 3 consecutive calendar months after the month of joining CITICdiamond with the Total Balance as of 31 May 2020. If the Eligible Customer is a New-To-Bank Customer, his/her Total Balance on 31 May 2020 is regarded as HK\$0.
 - **"Cash Reward Credit Account"** refers to a valid and the most recent opened Multi-currencies Statement Savings Account (or the most recent opened Current Account if the former is unavailable) in HKD in sole name.
- For non-Hong Kong dollar denominated eligible transaction amount, the relevant transaction amount will be converted into Hong Kong Dollar based on the exchange rate solely determined by the Bank for calculation of the "Total Balance".
- The entitled cash reward amount of New Fund offer is determined by the Customer Type, and the New Fund amount (as specified in Table (i) and (ii)):

Table (i)

Customer Type	New Fund Amount (in HKD or the equivalent in foreign currency)	Cash Reward Amount
New-to-bank customer / Upgraded customer	HK\$4,000,000 or above	HK\$4,000
Upgraded customer	HK\$1,000,000 - below HK\$4,000,000	HK\$1,500
Upgraded customer	Below HK\$1,000,000	HK\$400

Table (ii)

Month of joining of CITICdiamond	Period for Calculation of New Funds
July 2020	August - October 2020
August 2020	September - November 2020
September 2020	October - December 2020

- Should the Eligible Customer fulfills the requirement stated in Clause (3) of this section, the Cash Reward will be credited to the Eligible Customer's Cash Reward Credit Account in the specific month as stated in Table (iii). At the time of crediting Cash Reward to the Cash Reward Credit Account, the Eligible Customer has to maintain CITICdiamond and the Total Balance of at least HK\$4,000,000 or equivalent.

Table (iii)

Join month of CITICdiamond	Credit Month of Cash Reward
July and August 2020	January 2021
September 2020	February 2021

- Should the Eligible Customer does not have a Cash Reward Credit Account at the time of cash reward being credited, the cash reward will be forfeited.
- Each customer will be entitled to the New Fund Offer once only.

(C) Terms and Conditions specific to "Cash Reward for deposit or transfer-in of Investment Products" Offer:

- Unless otherwise indicated, the offer is applicable only to CITICdiamond customers holding One Account of the Bank who have successfully executed the eligible transaction(s) during the period from 1 July 2020 to 30 September 2020, both dates inclusive ("Promotional Period") (the "Customers").
- Investment Products Transfer-in or Deposit Cash Reward Offer ("Asset Transfer-in Offer") is only applicable to CITICdiamond customers who have submitted the applications of relevant transfer-in or deposit of investment funds, bonds, Hong Kong Stocks, U.S. Stocks or China A-shares ("Eligible Assets") during the Promotional Period and also successfully completed the relevant transfer-in or deposit of Eligible Assets by 31 October 2020.
- Customers will be entitled to HK\$1,500 cash reward for every cumulative transfer-in or deposit of Eligible Assets of HK\$1,000,000 (or its equivalent in other currencies) during the Promotion Period. The maximum cash reward is HK\$15,000 per customer for the entire Promotion Period.
- The Asset Transfer-in Offer is only applicable to Eligible Assets accepted by the Bank. The Bank reserves the right to have final decision whether the customers can enjoy this Asset Transfer-In Offer.
- The Bank will credit cash reward into the Customers' current or saving account on or before 31 December 2020.
- The value of Hong Kong, U.S. stocks or China A-shares is calculated based on the closing price of the day of successful transfer-in or deposit. The value of Investment Funds is calculated based on the latest market price of the successful transferred-in date. The value of bond is calculated based on the successful transferred-in nominal value. If the transferred-in bond is denominated in currencies other than HKD, the value of bond will be converted into HKD based on relevant prevailing foreign exchange rates determined by the Bank.
- If customers partially/fully transfer out the transferred-in or deposited Eligible Assets on or before 31 October 2020, the Bank reserves the right to forfeit customer's entitlement of this offer.
- To be eligible for this offer, customers must maintain CITICdiamond, One Account and current or saving account with the Bank at the time of crediting the cash reward.
- The Offer is not applicable to the account under Capital Investment entrant Scheme and staffs of the Bank.

(D) Terms and Conditions specific to “Up to 24 Months \$0 Brokerage Commission for Securities Purchases”:

- The Up to 24 Months \$0 Brokerage Commission for Securities Purchases Offer is only applicable to customers who have (i) not maintained One Account (whether in sole name or joint account) with the Bank within the preceding 12 months from 18 Jun 2020 and (ii) opened a new One Account during the Offer Period (the “New One Account Customers”).
- New One Account Customers can enjoy \$0 brokerage commission for securities purchases of Hong Kong Stocks, U.S. Stocks and China A-shares executed through the New One Account via inVest and inMotion (the “Eligible BUY Transactions”) within the account opening month and following first 12 months from the account opening date of the New One Account.
- If the New One Account Customers fulfill one of the following criteria, the New One Account Customers can enjoy additional 12 months \$0 brokerage commission :
 - New One Account Customers maintain the Robo 360 Account on 30 June 2021. If the new One Account is a joint name account, it is applicable only if primary account holder maintains a Robo 360 Account on 30 June 2021; or
 - The sum of the day end balance on 30 June 2021 of current account, savings account and the One Account “Deposit” under the same relationship is greater than or equal to HKD1,000,000 (HKD equivalent). If the new One Account is a joint name account, the account balance under the sole name of the Eligible Customers will not be counted, and vice versa; or
 - The total market value of Hong Kong Stocks, U.S. Stocks and China A-shares at the corresponding market close on 30 June 2021 of the new One Account is greater than or equal to HKD 1,000,000 (HKD equivalent). For stocks denominated in currencies other than HKD, the market value will be converted into HKD based on relevant prevailing foreign exchange rates determined by the Bank. If the new One Account is a joint name account, the market value of stocks under the sole name of the Eligible Customers will not be counted, and vice versa.
- New One Account Customers are required to pay all applicable commissions and fees upfront. The relevant brokerage commission reduction amount entitled in respect of the Eligible BUY Transactions (the “Reduction Amount”) will be credited to the customers’ current or savings account according to the schedule below:

Transaction month	Reduction Amount credit month
Jan to Mar	May
Apr to Jun	Aug
Jul to Sep	Nov
Oct to Dec	Feb

- The Up to 24 Months \$0 Brokerage Commission for Securities Purchases Offer is not applicable to Private Banking customers, corporate customers and customers who are the employees of the Bank during the Offer Period and at the time of crediting the Reduction Amount.
- For joint account customers, only the primary account holder is entitled to this offer.
- Customers must maintain the relevant One Account and current or savings account with the Bank at the time when the Reduction Amount are credited.
- The Reduction Amount is only applicable to the Bank’s brokerage commission. Other taxes, impositions, levies, fees and charges payable for the transaction, including but not limited to the transaction fees imposed by third parties such as stamp duty, SFC Transaction Levy and the Exchange Trading Fee are not covered.

(E) Terms and Conditions specific to 0.88% Subscription Fee Offer for Investment Funds:

- The 0.88% Subscription Fee Offer is only applicable to customers who subscribe to Investment Funds via inMotion during the Offer Period.
- This promotion is not applicable to staff of the Bank.

(F) Terms and Conditions specific to “12 months \$0 advisory service fee for Robo 360 Account” Offer (the “Robo 360 Offer”):

- The Robo 360 Offer is only applicable to Robo 360 Accounts successfully opened during the Promotional Period (“Eligible Robo 360 Account”).
- Customers who maintain Eligible Robo 360 Account (“Eligible Customers”) can enjoy \$0 advisory service fee for asset under advice in the Eligible Robo 360 Account during the month of account opening and the subsequent 12 months.
- Advisory service fee is calculated based on the total value of asset under value in Robo 360 account. Each of the Eligible Robo 360 Account can enjoy \$0 advisory service fee for the total value of asset under advice with a monthly cap (HKD equivalent). The monthly cap is sum of the balance on the last business day of that month of current account, savings account and the One Account “Deposit” under the sole name of the Eligible Customers (HKD equivalent). A business day is through Monday to Saturday (except public holiday).
- Eligible Customers are required to pay advisory service fee upfront. The Bank will credit reduction amount of advisory service fee (“Reduction Amount”) entitled to the Eligible Customers’ current or savings account according to the schedule as follow:

Advisory service fee debit month	Reduction Amount credit month
Jan to Mar	May
Apr to Jun	Aug
Jul to Sep	Nov
Oct to Dec	Feb

- Eligible Customers must maintain the Eligible Robo 360 Account and current or savings account with the Bank at the time when the Reduction Amount are credited.
- This Promotional Offer is not applicable to corporate customers and staffs of the Bank during the Promotional Period and at the time of crediting the Reduction Amount.
- The Bank reserves the right to determine Eligible Customers’ entitlement to any Promotional Offer. The eligibility of this Promotional Offer is subject to the Bank (in its sole and absolute discretion) verification and confirmation.
- No part of this Promotional Offer is transferable, exchangeable or returnable.

(G) Terms and Conditions specific to “Up to 30 pips discount for foreign exchange” Offer (the “Preferential FX Rate Offer”):

- The Preferential FX Rate Offer is only applicable to the telegraphic transfer (“TT”) rate foreign exchange transactions made via Multi-Currencies Statement Savings Accounts/One Account through inMotion during the Promotion Period.
- The Preferential FX Rate Offer is only applicable to the foreign currencies designated by the Bank. The Bank has the right to change the designated foreign currencies and/or the applicable pip discount without prior notice.
- The pip discount entitled by the customers will be determined at the time of transaction.
- The Preferential FX Rate Offer cannot be used in conjunction with other foreign exchange offers (except otherwise specified).

(H) Terms and Conditions specific to “Up to HK\$238 cash reward for foreign exchange” Offer (the “Offer”):

- The Offer is only applicable to General customers, CITICfirst customers, CITICdiamond customers and Private Banking customers (collectively “Customers”) of the Bank. The Offer is not applicable to corporate customers and staffs of the Bank during the Promotion Period.
- Eligible Foreign Exchange Transaction (“Eligible FX Transaction”) shall mean any successful foreign exchange transaction performed via mobile application inMotion Services (“inMotion”) during the Promotion Period.
- “New Customers” refer to those who are NOT holding any banking products (except CNCBI Credit Cards) or services with or distributed by the Bank (including but not limited to deposit account, investment service and insurance products underwritten by the third party insurer) in past 12 months immediately preceding the customer’s signing up for any banking products or service during the Promotion Period.
- The Offer applies to New Customers and existing Customers of the Bank who successfully completed Eligible FX Transaction(s) with accumulated transaction amount of HK\$100,000 or its equivalent during the Promotion Period (“Eligible Customers”). Depending on the accumulated amount, Eligible Customers will be entitled to the cash reward as follows:

Accumulated Eligible FX Transaction Amount	Cash Reward	
	New Customers	Existing Customers
HK\$100,000	HK\$138	HK\$88
HK\$300,000	HK\$238	HK\$188

5. For non-HKD denominated transactions, the transaction amount will be converted into HKD based on the relevant prevailing foreign exchange rate determined by the Bank for calculation.
6. For accounts in joint names, only the primary account holders will be eligible for the Offer.
7. Each Eligible Customer can only enjoy the relevant cash reward once. For the avoidance of doubt, each Eligible Customer can only enjoy a maximum of HK\$238 (for New Customers) / HK\$188 (for existing Customers) reward during the Promotion Period.
8. The Offer cannot be used in conjunction with other promotional offers related to foreign exchange, except inMotion "Preferential FX Rate Offer".
9. The cash reward will be credited to Eligible Customers' HKD account either in sole name or joint names, in the following sequence: 1) Savings Account 2) Current Account 3) Multi-currencies Statement Savings Account on or before 31 December 2020. If Eligible Clients have more than one account under the same account type, the Bank will select the one with the latest account opening date. Such account must be valid at the time when the cash reward is credited, otherwise the credit of the cash reward will be forfeited.

(I) Terms and Conditions specific for Free Wellness Trial Services Offer

1. Upon successfully joining CITIC*diamond*, the Eligible Customer can contact his/her Relationship Manager within 2 months from the date of joining CITIC*diamond*, to collect a redemption letter for the following two services provided by the Club Elite Health Specialist, or else the redemption letter will be forfeited.
 - One time of Sicat Air Screening Test for assessment of Sleep Quality Management (Valued at HK\$1,500), and
 - One time of Aqua Pure Facial Treatment (Valued at HK\$1,880)
2. The wellness trial services are valid within 1 year from the issuance date of the redemption letter.
3. Customer is entitled to wellness trial services once only.
4. Customer is required to register as the member of Club Elite Health Specialists for free in order to enjoy the services.
5. The redemption letter cannot be redeemed for cash and is non-transferrable. The redemption letter is not replaceable in the event of any loss or damage.
6. The services are provided by the relevant supplier who is solely responsible for all obligations and liabilities associated with the services in accordance with their conditions of use. The Bank shall have no responsibility or liability whatsoever with respect to the services. Customer shall contact the relevant supplier directly for any enquiries to the product or relevant service.
7. Sicat Air Screening Test primarily focus on risk assessment of Obstructive Sleep Apnea.