

Terms and Conditions for 2026 Q3 New Customer Time Deposit Offer (“New Customer Reward”):

1. The Promotion Period of New Customer Reward (the “**Promotion**”) will run from 1 July 2026 to 30 September 2026 (both dates inclusive, “Promotion Period”).
2. The Promotion is only applicable to customer who does not hold any account including current, savings, time deposits, securities or investment accounts (either in sole name or joint names account) with China CITIC Bank International Limited (the “**Bank**”) within the 12 months immediately preceding the account opening month except the existing China CITIC Bank International Limited Credit Cardholder and customer will NOT be considered as having held any account with the Bank (“**New-To-Bank Customer**”).
3. The Promotion is only applicable to “New-To-Bank Customer” who joins CITIC*first* or opens a savings and/or current account successfully during the Promotion Period (for joint account, only the primary account holder is entitled to the New Customer Reward) and fulfills the following requirements i – iii (“**Eligible New Customer**”):
 - i. Agrees to turn on “Receive Marketing Push Notification”; and
 - ii. Subscribes eStatement service of Consolidated Statement; and
 - iii. Downloads inMotion mobile app (“**inMotion**”) and successfully logins at least once
4. Eligible New Customer must place 6 months HKD Time Deposit with Eligible New Funds in **the same month of bank account opened** via one of the following Time Deposit Placement Channels during the Designated Period to place Time Deposit stated in Schedule below (“**Eligible Time Deposit**”), in order to enjoy the Total Interest Rate stated below. (“**Total Interest Rate**”).

Schedule

Date of Bank Account Opened successfully (both dates inclusive)	Value Date of Time Deposit (both dates inclusive)	New Customer HKD Time Deposit Total Interest Rate (p.a.)
1 July – 31 July 2026	1 July – 17 July 2026	Please refer to below New Customer HKD Time Deposit Total Interest Rate (p.a.) Table 1
	18 July – 31 July 2026	Time Deposit Total Interest Rate (p.a.) will be announced in due course
1 August – 31 August 2026	1 August – 31 August 2026	Time Deposit Total Interest Rate (p.a.) will be announced in due course
1 September – 30 September 2026	1 September – 30 September 2026	Time Deposit Total Interest Rate (p.a.) will be announced in due course

New Customer Eligible Time Deposit Total Interest Rate (p.a.) Table 1

Time Deposit Currency	Deposit Tenor	Time Deposit Placement Channels	Eligible Time Deposit Amount	New Customer HKD Time Deposit Total Interest Rate (p.a.) ^
HKD	6 Months	<ul style="list-style-type: none"> • inMotion ; or • i-banking ; or • Branch 	HK\$1,000,000 to HK\$2,000,000	3.30%
			HK\$500,000 to below HK\$1,000,000	3.25%
			HK\$100,000 to below HK\$500,000	3.20%

Remark: The Total Interest Rate (see Clause 6 below) is quoted with reference to the prevailing 6-month HKD time deposit interest rate offered by the Bank on 24 June 2026 and is for reference only. The Total Interest Rate is subject to the Bank's revision based on the prevailing market conditions.

^Please refer to the example that in clause 6 below

5. Eligible New Fund for the Promotion is calculated based on the net increase between the latest* Total Deposit balance and the Total Deposit balance of the previous month's last business day, deducted by the sum of principal amount which has been entitled to new fund Time Deposit offer within the calendar month. Total Deposit refers to the aggregated amount of money held in all current accounts, savings accounts, One Account "Deposit" and time deposit opened and held with the Bank under the sole name of the customer or by the customer as the primary account holder of a joint account. In respect of any debit balance in a current account, the relevant balance will be treated as zero. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund Balance".
 *New Fund will be refreshed within 1 hour after your fund has been deposited to your account.
6. "Total Interest Rate" means the sum of "Prevailing HKD Interest Rate" and "Bonus Interest Rate".
 - i. "Prevailing HKD Interest Rate" refers to the Bank's prevailing 6-month HKD time deposit interest rate. Interest rates are subject to review according to changes in market conditions. For the latest interest rate, please refer to inMotion or enquire with the Bank's staff at the time of transaction.
 - ii. "Bonus Interest Rate" means the additional interest rate over and above the Prevailing HKD Interest Rate which together with the Prevailing HKD Interest Rate amount to the Total Interest Rate applicable to the Eligible New Fund Balance. If the total time deposit amount of all Eligible Time Deposits **exceeds HKD2,000,000**, the amount in excess is eligible for the Prevailing HKD Interest Rate only. The bonus interest derived from the Bonus Interest Rate ("**Cash Reward**") is calculated as simple interest on a 365-day basis.

Example

Time Deposit Currency	Deposit Tenor	Time Deposit Placement Channels	Eligible Time Deposit Amount	New Customer HKD Time Deposit Total Interest Rate (p.a.) (A)	Eligible Time Deposit Prevailing HKD Interest Rate* (B)	Bonus Interest Rate (credit to Eligible New Customer's account in form of Cash Reward) (A)-(B)
HKD	6 Months	<ul style="list-style-type: none"> • inMotion ; or • i-banking ; or • Branch 	HK\$1,000,000	3.30%	2.90%	0.40%

*Please refer to inMotion or enquire with the Bank's staff at the time of transaction

7. If Eligible New Customer has placed more than one Time Deposit during the Promotion Period, only the **first** Eligible Time Deposit Placed can enjoy Total Interest Rate. Other Time Deposit placed is eligible for the Prevailing HKD Interest Rate only.
8. The customer may not withdraw, uplift or terminate the Deposit except with the prior agreement and on such terms as may be imposed by the Bank. Customer who withdraws, uplifts or terminates the Deposit

shall not be entitled to any interest accrued thereon and Cash Reward while shall be imposed with additional handling fees. The additional handling fee includes the early uplift penalty of the Deposit, which is subject to the Bank's discretion.

9. The Bank will credit the Cash Reward to the Eligible New Customer's HKD sole name deposit account (savings and/or checking account) of the Bank ("**Cash Reward Crediting Account**") on or before 30 April 2027.
10. At the time of collecting the Cash Reward, the Eligible New Customer should **still maintain the enablement of "Receive Marketing Push Notification", e-Statement Service of Consolidated Statement, inMotion service AND Cash Reward Crediting Account must remain valid and not cancelled or terminated with the Bank**, otherwise the Cash Reward will be forfeited.
11. The Eligible Time Deposit shall not be renewable and the Promotion cannot be used in conjunction with any other deposit promotion offers.
12. Cash Reward of this promotion is **not applicable** to new customers who have **already registered any HKD New Fund Deposit Coupon and have enjoyed the FlyMore Time Deposit 2026 Campaign** during 1 July 2026 to 30 September 2026.
13. Each Eligible New Customer will be entitled to the Cash Reward once only.
14. For joint account customers, only the primary account holder is entitled to these promotions.
15. The Promotion is not applicable to CITIC*diamond*, Private Banking customers and all staff of the Bank.
16. The Deposit shall be subject to the Bank's applicable Terms and Conditions, including the Terms and Conditions for Deposit Accounts, and the confirmation issued by the Bank.
17. 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.
18. 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.
19. 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.
20. 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.
21. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

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.

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