

Terms and Conditions for Motion\$

1. Motion\$ is issued exclusively by China CITIC Bank International Limited (the “Bank”).
2. When customer starts earning Motion\$, customer agrees to adhere to the following Terms and Conditions including “General Terms and Conditions”, “Terms and Conditions for inMotion”, “Terms and Conditions for i-banking Service”, “Terms and Conditions of inMotion “Rewards Go!” Program”, “Terms and Conditions for Motion\$”, and such other terms as may be agreed between the Bank and customer in relation thereto, unless otherwise specified.
3. The Bank has the sole and absolute authority in determining if a customer is eligible for Motion\$. Motion\$ cannot be transferred, redeemed for cash or sold once it is issued.
4. Earning Motion\$
 - a) Customer will earn Motion\$ when participating in each eligible activity, promotion and campaign specified by the Bank from time to time. Customer’s entitlement to Motion\$ will be subject to the terms and conditions for each activity, promotion and campaign.
 - b) The Bank credits Motion\$ to customer, whose bank and/or credit card account is valid and in good standing.
5. Redemption of Motion\$
 - a) Customer may use Motion\$ to redeem rewards via the mobile application inMotion Services of the Bank (“inMotion”). The Bank has the right to specify and vary the types of rewards offered and the required amount of Motion\$ for redemption at its sole discretion without prior notice. Customer may refer to inMotion for the list of available rewards and their respective redemption requirements.
 - b) Once a redemption request has been accepted by the Bank or a participating merchant, customer is not allowed to change, cancel or seek refund or exchange any redeemed reward.
6. Expiration of Motion\$
 - a) Motion\$ earned is valid for a period specified by the Bank.
 - b) Motion\$ will be expired after its validity period and cannot be reinstated or refunded.
 - c) All available Motion\$ will be forfeited, and cannot be reinstated or refunded, upon closure or termination of all customer’ valid bank and/or credit card account(s) by customer or by the Bank for any reason.
7. Motion\$ earning and redemption record, as well as the expiry date and balance, will be shown on inMotion. In case of any dispute arising out of or in connection to such record, the Bank’s record shall be final and conclusive.
8. The Bank reserves the sole right to immediately revoke all Motion\$ which customer has earned or accumulated without prior notice, if customer:
 - i. is found in breach of these Terms and Conditions as stipulated in Clause 2 above; AND/OR
 - ii. engages in abusive, deceitful, or fraudulent behavior in relation to Motion\$.
9. The Bank reserves the right to delete, replace, supplement or amend this Terms and Conditions for Motion\$ without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection to Motion\$, the decision of the Bank shall be final and conclusive.
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 Terms and Conditions, the English version shall prevail.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/>. The Bank's staff will call you to confirm the arrangement if you submit such request online.