

Terms and Conditions for “UnionPay QR Cash” Service

1. These Terms and Conditions are a set of Specific Terms and Conditions referred to in the General Terms and Conditions which you have agreed to be bound by. This “UnionPay QR Cash” Service (“QR Cash”) is provided by China CITIC Bank International Limited (the “Bank” or “CNCBI”). This service will be subject to these Terms and Conditions, General Terms and Conditions, the Terms and Conditions for inMotion Services, Terms and Conditions for Use of the Mobile Application for inMotion Services and such other terms as may be agreed between you and the Bank in relation thereto. In the event of any conflict or inconsistency, these Terms and Conditions shall prevail.
2. To be eligible for using QR Cash, you must fulfill the following conditions, including:
 - a) hold a valid CNCBI UnionPay ATM Card (excluding jointly owned account);
 - b) be a valid user of our inMotion services;
 - c) have a mobile device with camera functions; and
 - d) have provided the Bank with valid mobile phone number and email address for the provision of the notifications relating to the use of QR cash
3. To use the Service:
 - a) You must log in to the mobile application inMotion Services, select “QR Cash”, accept these Terms and Conditions and provide your cash withdrawal instruction to the Bank. You can only set up one cash withdrawal instruction at any one time. The minimum withdrawal amount is HKD/RMB/MOB100 per transaction. The daily ATM cash withdrawal limit (whether physical card or QR Cash) for the Bank UnionPay ATM Card will apply collectively to all the Bank ATM Card(s) held under your name. Please refer to the “Remaining Daily limit” shown on the cash withdrawal instruction for the actual daily ATM cash withdrawal limit.
 - b) You should visit CNCBI ATMs or any ATMs with UnionPay QRC Withdrawal service and select “UnionPay QRC Withdrawal”. ATM will display a Quick Response code (“QR code”) and you should scan the QR code with inMotion installed on your mobile device to withdraw cash in the amount specified in the Withdrawal Instruction. You should follow the ATM instruction to input card PIN.
 - c) Each Withdrawal Instruction has a validity period of 60 minutes from the time when the Withdrawal Instruction is successfully set up through inMotion (“Validity Period”). If you do not withdraw the cash within the Validity Period, the instruction would be lapsed without prior notice.
 - d) You must ensure the cash balance in the withdrawal account is available and sufficient; otherwise, the Bank will not proceed your cash withdrawal instruction.
 - e) You can amend or delete the cash withdrawal instruction before withdrawing the cash but within the Validity Period. The Valid Period will be extended 60 minutes from the time once the amended cash withdrawal instruction has been set up.
4. All QR Cash transactions shall be shown in the relevant monthly bank statement for your record.
5. Unless specified, you will be deemed to have received notice given by the Bank immediately via push notification (if applicable) or message to your phone number or email address.

6. The Bank reserves the right to amend, add or delete at any time these Terms and Conditions 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 with this service, the decision of the Bank shall be final and conclusive.
7. 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.
8. 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.
9. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.