

## General Terms and Conditions

1. Customers will have to fulfill the Terms and Conditions indicated in below sections in order to enjoy the respective offers.
2. China CITIC Bank International Limited (the “Bank”) reserves the right to delete, replace, supplement or amend any of 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 these offers, the decision of the Bank shall be final and conclusive.
3. Fraud and abuse will result in forfeiture of a customers’ eligibility to participate in these offers as well as cancellation of the accounts.
4. 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.
5. 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.
6. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## Terms and Conditions specific to “Diatomite Coaster Set”

7. Unless otherwise specified, the Promotion Period is from 1 January 2021 to 31 March 2021 (both dates inclusive, hereinafter called the “**Promotion Period**”).
8. A diatomite coaster set (the “coaster set”) will be rewarded to the Eligible New Customer (as defined in clause 9 below) who has opened Multi-currencies Statement Savings Account (“MCSSA”) via inMotion Services (“inMotion”) or a Hong Kong branch of the Bank and has logged in inMotion or Eligible Existing Customer (as defined in clause 10 below) who has first logged in inMotion and maintained MCSSA during the Promotion Period.
9. **Eligible New Customer** means the customer who does not maintain any account or service with the Bank in the 13 months from the start date of Promotion Period.
10. **Eligible Existing Customer** means the customer who has maintained any account or service with the Bank.
11. The Eligible New Customer and Eligible Existing Customer will be notified of the coaster gift set fulfillment arrangement via SMS notification on or before the next calendar month after the requirement has been met.
12. The coaster gift set is available while stocks last. The Bank reserves the right to offer any alternative gift and replacement without prior notice, if the coaster gift set is out of stock. Prices and types of those products may not be the same as the coaster gift set provided.
13. The coaster gift set cannot be redeemed for cash, other discounts and are non-transferable.
14. The Bank is not the supplier of the coaster gift set and makes no representations or guarantees as to the quality of the coaster gift set provided by the suppliers. Any enquiry, dispute or complaint in respect of the coaster gift set should be directed to the suppliers.

## Terms and Conditions specific to Monopoly Deposit March 2021 Campaign (the “MD Mar21 Campaign”)

15. Unless otherwise specified, the Promotion Period is from 1 March 2021 to 30 June 2021 (both dates inclusive, hereinafter called the “**Promotion Period**”).
16. Unless otherwise specified, the registration period for the MD Mar21 Campaign under the Promotion Period is from 1 March to 31 March 2021 (both dates inclusive) (“**Registration Period**”).
17. **Eligible New Customer** means the customer who has not maintained any account or service with the Bank within the preceding 13 months from the start date of Promotion Period.
18. **Eligible Existing Customer** means the customer who has maintained any account or service with the Bank.
19. Eligible New Customer or Eligible Existing Customer who has successfully registered for the MD Mar21 Campaign with a valid Multi-currencies Statement Savings Account (“**MCSSA**”) in Hong Kong Dollar via inMotion during the Registration Period, will enjoy a Bonus Interest Rate (as set out in the table below) for the Eligible New Fund in the registered MCSSA (“**Registered MCSSA**”).

|                            | Bonus Interest Rate (p.a.)<br>for Eligible New Fund in the Registered MCSSA |   |  |
|----------------------------|---|---|--|
|                            | Registration Date to<br>30 April 2021<br>(both dates inclusive)             | 1 – 31 May<br>2021<br>(both dates<br>inclusive) | 1 – 30 June<br>2021<br>(both dates<br>inclusive) |
| Eligible New Customer      | 0.28% p.a.  | 0.88% p.a.                                      | 5.88% p.a.                                       |
| Eligible Existing Customer | 0.28% p.a.  | 0.88% p.a.                                      | 1.08% p.a.                                       |

20. Subject to Clause 19, the **Registration Date** refers to the date that Eligible New Customer or Eligible Existing Customer has successfully registered for the MD Mar21 Campaign during the Registration Period.
21. Subject to Clause 19, the Bonus Interest Rate will be applied to the Registered MCSSA in addition to the prevailing savings rate.
22. Subject to Clause 19, if Eligible New Customer or Eligible Existing Customer has more than one MCSSA with the Bank, can only register one MCSSA in sole name as Registered MCSSA to enjoy the Bonus Interest Rate from the Registration Date until the end of Promotion Period. MCSSA in joint name is not applicable to register for the MD Mar21 Campaign.
23. **Eligible New Fund** is calculated based on the net increase in the Total Deposit balance of a customer as of previous business day of the Registration Date (“Reference Date”) from that of the last business day of previous month from Reference Date. **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. If the deposit involves foreign currency, the foreign currency exchange rate fluctuation will cause variation in the eligible new fund amount. The equivalent amount in Hong Kong Dollar for foreign currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank.
24. The required Eligible New Fund to be entitled to the Bonus Interest Rate during the Promotion Period should be in the range between HKD10,000 and HKD500,000.

25. A limited edition MONOPOLY floor mat (the "Gift") will be rewarded to the Eligible New Customer or Eligible Existing Customer if the Eligible New Customer or Eligible Existing Customer has had Eligible New Fund of HKD100,000 at the Registration Date and maintained it until the end of Promotion Period. The Eligible New Customer or Eligible Existing Customer will be notified of the gift fulfillment arrangement via SMS on or before the next calendar month after the Promotion Period.
26. The Gift is available while stocks last. The Bank reserves the right to offer any alternative gift and replacement without prior notice, if the Gift is out of stock. Prices and types of those products may not be the same as the Gift provided in this MD Mar21 Campaign. The Gift cannot be redeemed for cash, other discounts and are non-transferable. The Bank is not the supplier of the Gift and makes no representations or guarantees as to the quality of the Gift provided by the suppliers. Any enquiry, dispute or complaint in respect of the Gift should be directed to the suppliers.
27. The MD Mar21 Campaign cannot be enjoyed in conjunction with any other deposit promotion offers.
28. Any further new fund deposited in the Registered MCSSA after the Registration Date of the MD Mar21 Campaign will not be entitled to the Bonus Interest Rate.
29. During the Promotion Period, if the Eligible New Customer or Eligible Existing Customer withdraws funds from Registered MCSSA after the Registration Date of the MD Mar21 Campaign, the Eligible New Fund will be/may be decreased.