

Terms and Conditions for inMotion Total Balance Growth Reward (“Total Balance Growth Reward”):

1. Unless otherwise specified, the Promotion Period is from 16 March to 16 May 2026 (both dates inclusive) (“**Promotion Period**”).
2. The **Total Balance Growth** Reward is only applicable to the customer who does not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with China CITIC Bank International Limited (the “**Bank**”) within the preceding 12 months (“**New Customer**”).
3. “**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 life insurance plans distributed by the Bank. 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).
4. The Total Balance Growth Reward is applicable to New Customer who completed the following requirements i-vi during the Promotion Period (“**Eligible New Customer**”):
 - (i) Successfully open a savings and/or a current account (for joint account, only the primary account holder is entitled to the Total Balance Growth Reward)
 - (ii) From the 1st calendar month after open Bank Account successfully to the date of crediting the Cash Reward, customer should maintain the monthly Total Balance requirement of HK\$300,000 (or equivalent) or above
 - (iii) Agrees to turn on “Receive Marketing Push Notification”
 - (iv) Subscribe eStatement service of Consolidated Statement
 - (v) Download inMotion mobile app (“**inMotion**”) and successfully login at least once
 - (vi) Are **NOT** CITIC*first* or CITIC*diamond* or Private Banking customers
5. Eligible New Customer must reach the designated Total Balance Growth Amount and maintain the relevant growth amount at the Designated Date specified in below Schedule (“**Total Balance Growth Eligible Customer**”), in order to enjoy the Total Balance Growth Reward stated below (“**Total Balance Growth Reward**”):

Total Balance Growth Amount (HKD or equivalent)	Total Balance Growth Reward for New-To-Bank Customer
HK\$300,000 or above	HK\$300

Schedule

Date of Bank Account Opened successfully (both dates inclusive)	Date of Total Balance Amount to be compared with	Designated date (Whole day inclusive)
16 March – 31 March 2026	28 February 2026	30 April, 31 May and 30 June 2026
1 April – 30 April 2026		31 May, 30 June and 31 July 2026

1 May – 16 May 2026		30 June, 31 July and 31 August 2026
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6. **“Total Balance Growth Amount”** refers to the net increase when comparing an Eligible New Customer’s Total Balance of the designated date stated below with the Total Balance on 28 February 2026. If an Eligible New Customer is a New-To-Bank Customer, his/her Total Balance on 28 February 2026 is regarded as HK\$0. If the Total Balance between the designated date are different, the bank will use the lowest Total Balance amount as the standard.
7. For non-Hong Kong dollar denominated eligible amount, the relevant amount will be converted into Hong Kong Dollar based on the exchange rate solely determined by the Bank for calculation of the “Total Balance”.
8. The Bank will credit the Total Balance Growth Reward to the Total Balance Growth Eligible Customer’s HKD sole name deposit account (savings and/or checking account) of the Bank (“Total Balance Growth Reward Crediting Account”) **on or before 31 October 2026**.
9. At the time of collecting the Total Balance Growth Reward, the Total Balance Growth Eligible Customer should still maintain **as General Customer status, the enablement of “Receive Marketing Push Notification”, e-Statement Service of Consolidated Statement, inMotion service & successfully login inMotion mobile app at least once during the Promotion Period, the monthly Total Balance of HK\$300,000 (or equivalent) or above AND Total Balance Growth Reward Crediting Account must remain valid and not cancelled or terminated,** otherwise the Total Balance Growth Reward will be forfeited.
10. Total Balance Growth Reward is not transferable or redeemable for cash.
11. Eligible New Customer will be entitled to the Total Balance Growth Reward once only during the Promotion Period.
12. The Total Balance Growth Reward is not applicable to all staff of the Bank.
13. 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. The decision of the Bank shall be final and conclusive.
14. 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 customers.
15. 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.

16. 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.
17. In the event of any inconsistency between the English and Chinese versions of these 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.

China CITIC Bank International Limited is an authorized institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

This promotional material is issued by China CITIC Bank International Limited. Its contents have not been reviewed by the Securities and Futures Commission in Hong Kong.

All Terms and Conditions and Bank Service Fees and Charges related to this application or services will be provided in non-paper based format. You are recommended to download and store all relevant documents for future reference on <https://www.cncbinternational.com/tnc/en/index.jsp> within 3 months, otherwise you may not be able to access or download such version of the documents subsequent to expiration. If you require the paper-based format, please visit any of our branches.

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