

**Terms and Conditions for inMotion Account Opening Reward (“Account Opening Reward”):**

1. Unless otherwise specified, the Promotion Period is from 1 January to 31 March 2025 (both dates inclusive) (“**Promotion Period**”).
2. The Account Opening 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. The Account Opening Reward is applicable to New Customer who completed the requirements below 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 Account Opening Reward) , and
  - (ii) Download inMotion mobile app (“**inMotion**”) and successfully login at least once , and
  - (iii) Are **NOT** CITIC*first* or CITIC*diamond* or Private Banking customers
4. The Account Opening Reward is not applicable to customers who have already registered the new customer deposit offers campaign.
5. The Account Opening Reward is only applicable to Eligible New Customer who maintains a Total Balance\* of below relevant amount during the designated period according to the table below (“Designated Period”) and fulfill the below respective requirement(s):

Total Balance Amount	Upon fulfilling Total Balance Amount requirement <b>AND</b> <b>Complete one of the following :</b>
	(i) complete Eligible Foreign Exchange Transactions via inMotion (refer to Clause 7 for the definition) with accumulated amount of HK\$10,000 or equivalent on or before the last calendar day of the Designated Period; <b>or</b> (ii) hold a valid principal card of any one of the designated credit card^ on the last calendar day of the Designated Period
HK\$50,000 to HK\$199,999 or equivalent	HK\$200 Cash Reward
HK\$200,000 to HK\$299,999 or equivalent	HK\$400 Cash Reward
HK\$300,000 to HK\$499,999 or equivalent	HK\$600 Cash Reward
HK\$500,000 or above or equivalent	HK\$800 Cash Reward

Account opening date	Designated Period
1 January – 31 January 2025	1 February – 31 March 2025
1 February – 28 February 2025	1 March – 30 April 2025
1 March – 31 March 2025	1 April – 31 May 2025

\* “**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 insurance plans distributed by the Bank (prepayment premium is not included).

^ “**Designated Credit Card**” includes China CITIC Bank International Hong Kong Airlines Mastercard® Card, CNCBI Motion Credit Card, CNCBI Motion Credit Card (*virtual*), CNCBI Jewel World Mastercard® Card, CNCBI Jewel World Elite Mastercard® Card, CNCBI DCH Living Mastercard® Card and CNCBI GBA Dual Currency Credit Card.

6. Non-Hong Kong dollar denominated balance amount will be converted into Hong Kong Dollar equivalent based on the exchange rate solely determined by the Bank for calculation of the Total Balance and the accumulated amount of Eligible Foreign Exchange Transactions as specified in Clause 4.
7. “**Eligible Foreign Exchange Transactions**” must be performed under below conditions:
  - (i) Transactions which are (a) from HKD to other currencies, (b) from other currencies to HKD and (c) from other currencies to other currencies (“**Cross Currency Transactions**”)\*.

\*Cross Currency Transactions will be counted as one transaction only. Any HKD to other currencies transactions induced by the Cross Currency Transactions will not be regarded as Eligible Foreign Exchange Transactions. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance are not counted as Eligible Foreign Exchange Transactions.
  - (ii) Any foreign exchange transactions conducted by One Account with account suffix 90, 91 and 98 and their designated saving accounts will **NOT** be regarded as Eligible Foreign Exchange Transactions
  - (iii) The Eligible Foreign Exchange Transactions which are conducted via inMotion mobile app will be regarded as transactions made by the customer who login inMotion; and the amount will be accumulated on a “per-eligible new customer basis”.
  - (iv) The Eligible Foreign Exchange Transaction date and time are subject to the Bank’s record. In case of any dispute, the Bank’s records shall prevail.
8. Eligible New Customer has to collect the Account Opening Reward via inMotion Rewards Go!, the Bank’s rewards platform on inMotion, during 16 July to 15 September 2025. Expired and uncollected reward will not be reissued. At the time of crediting the Account Opening Reward, Eligible New Customer must (i) still maintain inMotion service and (ii) have a valid Hong Kong dollar savings or current account with the Bank.
9. Eligible New Customer will be entitled to the Account Opening Reward once only during the Promotion Period.
10. The Account Opening Reward is not applicable to all staff of the Bank.
11. 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.

12. 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.
13. 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.
14. 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.
15. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Reminder: To borrow or not to borrow? Borrow only if you can repay!**

**Risk Disclosure Statements for Foreign Exchange**

Foreign currency investments are subject to exchange rate risk which may result in gain or loss. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into HKD or other foreign currencies. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

發出的任何宣傳或推廣資料，閣下可隨時致電（852）2287 6767 或於

<https://www.cncbinternational.com/contact-us/tc/>提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。 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.

For Terms and Conditions for inMotion Account Opening Reward (1 March to 7 April 2024), please visit <https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/inMotion-Mar2024tnc-en.pdf>

For Terms and Conditions for inMotion Account Opening Reward (8 April to 30 June 2024), please visit <https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/inMotion-Apr2024tnc-en.pdf>

For Terms and Conditions for inMotion Account Opening Reward (1 July to 31 July 2024), please visit <https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/inMotion-Jul2024tnc-en.pdf>

For Terms and Conditions for inMotion Account Opening Reward (1 August to 31 December 2024), please visit <https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/inMotion-Sep2024tnc-en.pdf>