

General Terms and Conditions for inMotion MONOPOLY Referral Reward Programme and 2025 Q1 CITICdiamond / CITICfirst Customer Referral Reward Programme (the “inMotion MGM Programme”)

These Terms and Conditions are a set of Specific Terms and Conditions referred to in the General Terms and Conditions which I/We have agreed to be bound by. I/We may from time to time participating in the inMotion MGM Programme provided by China CITIC Bank International Limited (the “Bank”) and agreed the inMotion MGM Programme will be subject to these Terms and Conditions, the General Terms and Conditions, the Terms and Conditions for i-banking Service, the Terms and Conditions for inMotion, the Terms and Conditions of inMotion Rewards Go! Program, the Terms and Conditions for Deposit Accounts, such other terms as may be agreed between me/us and the Bank in relation thereto. I/We can review the latest updated version of these Terms and Conditions, the General Terms and Conditions, the Terms and Conditions for i-banking Service, the Terms and Conditions for inMotion, the Terms and Conditions of inMotion Rewards Go! Program, the Terms and Conditions for Deposit Accounts at any time on the website of the Bank www.cncbinternational.com.

1. Participating in inMotion MGM Programme
 - 1.1. I/We must be holding at least one valid bank account and/or credit card account and have already logged in to the mobile application for inMotion Services of the Bank (“inMotion”); I/We also ensure to comply with all the terms and conditions governing the inMotion MGM Programme.
 - 1.2. I/We must activate my/our unique referral code through inMotion MGM Programme of Rewards Go! once only (“Referral Code”).
 - 1.3. Referral Code activation is self-initiated and the code cannot be changed once activated.
 - 1.4. My/our Referral Code might be terminated/suspended if (i) the inMotion MGM Programme is terminated or withdrawn by the Bank in accordance with Clause 3; or (ii) my/our i-banking Service is invalid. The Bank may suspend my/our Referral Code or terminate this inMotion MGM Programme to me/us if the Bank has suspects I/We have engaged in or has/have attempted to engage in any of the followings: including (i) acting in violation of the inMotion MGM Programme; and (ii) damaging, tampering with or corrupting the operation of the inMotion MGM Programme; etc.
 - 1.5. I/We confirmed that I/We must disclose to Referee that I/We may receive reward from the Bank after the Referee has fulfilled the requirement(s) as stated in these Terms and Conditions.
2. The inMotion MGM Programme is not applicable to the European Union (EU) and European Economic Area (EEA) residents.
3. The Bank reserves the right to adjust, withdraw or cancel the inMotion MGM Programme and to delete, replace, supplement or amend any of these Terms and Conditions from time to time without prior notice. The availability or redemption of some benefits, schemes or arrangements may be governed for further terms and conditions specified by the Bank from time to time. The Bank 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 this inMotion MGM Programme, the decision of the Bank shall be final and conclusive.

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 of 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 for inMotion MONOPOLY Referral Reward Programme Promotion (the “MONOPOLY MGM Promotion”)

1. Unless otherwise indicated by the Bank, the promotion period is from 00:00 (HKT) on 1 January 2025 to 23:59 (HKT) on 31 March 2025 (both dates inclusive, the “**Promotion Period**”). This MONOPOLY MGM Promotion is subject to applicable Terms and Conditions of the Bank, including but not limited to the Terms and Conditions for inMotion MONOPOLY Referral Reward Programme Promotion.
2. To participate in the MONOPOLY MGM Promotion, a referrer (each a “**Referrer**”, collectively, “**Referrers**”) must be holding at least one valid bank account or credit card account, have already logged in to inMotion and also have made a Successful Referral (as defined in clause 3A below) of a referee. While a referee (each a “**Referee**”, collectively, “**Referees**”) must be a Hong Kong resident, holding a valid Hong Kong Permanent Identity Card and must be a new customer who has not maintained any bank account or credit card account or service with the Bank within the preceding 12 months.
3. The reward for the MONOPOLY MGM Promotion is consisted of two parts: A. Referral Reward; and B. Deposit Reward (as defined below, collectively known as “**MONOPOLY MGM Reward**”).
 - A. **Referral Reward**
A Referrer will be entitled to HK\$200 cash reward for each Successful Referral (as defined below) of a Referee (“**Referral Reward**”) with a maximum limit of 20 Referees and HK\$4,000 cash reward under the Referral Reward. **The Referrer is eligible for the Referral Reward if ALL the following conditions are fulfilled by the Referrer and the Referee (“Successful Referral”):**

- i. The Referee must input the Referrer's Referral Code during the submission of Multi-Currencies Statement Savings Account ("MCSSA") application via inMotion ("Referee's inMotion Application"); and
- ii. The Referee's inMotion Application must be submitted successfully during the Promotion Period; and
- iii. The Referee must successfully open MCSSA and i-banking Service via inMotion on or before 23:59 (HKT) on 14 April 2025; and
- iv. The Referrer and the Referee must maintain the relevant MCSSA and valid i-banking Service at the time the Referral Reward is given to the Referrer.

B. **Deposit Reward**

Both Referrer and Referee will be entitled to HK\$200 cash reward respectively when the Referee has opened the MCSSA successfully and made a Successful Deposit (as defined below) ("**Deposit Reward**"). Each Referrer will earn a maximum limit of HK\$4,000 cash reward while each Referee will earn once only under the Deposit Reward. **The Referrer and Referee are eligible for the Deposit Reward if ALL the following conditions are fulfilled by the Referrer and the Referee ("Successful Deposit"):**

- i. Referrer has already earned the Referral Reward from the Referee; and
 - ii. Referee must make deposit(s) of a minimum HK\$10,000 in total to his/her MCSSA within 30 calendar days after his/her MCSSA opening; e.g. for the MCSSA opened on 14 April 2025, the deadline for deposit will be at 23:59 (HKT) on 13 May 2025; and
 - iii. The deposit made to Referee's MCSSA must be in Hong Kong Dollar; and
 - iv. The Referrer and the Referee must maintain the relevant MCSSA and a valid i-banking Service at the time the Deposit Reward is given to the Referrer and the Referee.
4. The Referrer and the Referee are required to ensure the accuracy and validity of the information provided, including the Referral Code inputted during the Referee's inMotion Application. Once the Referee's inMotion Application is submitted, the record cannot be amended. In the case where, according to the Bank's records, the information provided, including but not limited to the Referral Code in the Referee's inMotion Application, does not reconcile with the records of the Bank's system, or are otherwise incorrect, the referral will not be considered as a Successful Referral.
 5. If the same Referee is referred by more than one Referrer according to the Bank's record, the MONOPOLY MGM Reward will be awarded to the Referrer whose Referral Code is inputted according to the account opening record of the Bank.
 6. Referrers cannot refer themselves to participate in the MONOPOLY MGM Promotion. Referees cannot refer Referrers to get the MONOPOLY MGM Reward.
 7. This MONOPOLY MGM Promotion cannot be used in conjunction with other referral reward promotion/ programme of the Bank, except the 2025 Q1 CITIC*diamond* / CITIC*first* Customer Referral Reward Program.
 8. The MONOPOLY MGM Reward will be credited to the Referrer and Referee's HKD sole name account of the Bank in the following sequence as determined by the Bank in our absolute discretion on or before 23:59 (HKT) on 30 June 2025 without prior notice:

- i. savings account
- ii. current account
- iii. credit card account

If a Referrer only has a joint account with the Bank, the crediting sequence will be the same as above. Both Referrer and Referee must hold valid i-banking Service AND valid accounts mentioned in this clause and in good standing. In addition Referrer and Referee must hold an activated Referral Code, during the Promotional Period and at the time of fulfillment in order for the Referrer and the Referee to be eligible for the MONOPOLY MGM Reward. If the status of the mentioned accounts change, the Bank reserves the right to terminate the MONOPOLY MGM Reward to the Referrer and the Referee, without prior notice.

9. No part of this MONOPOLY MGM Reward is transferable, exchangeable or returnable.
10. The MONOPOLY MGM Promotion is not applicable to staff of the Bank or staff of the companies under CITIC Group Corporation Limited.
11. Both Referrer and Referee who participating in the MONOPOLY MGM Promotion represent their understanding of, acceptance and willingness to comply with these Terms and Conditions. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the absolute right to immediately cancel the Referrer's and Referee's entitlement to the MONOPOLY MGM Reward and pursue any violations without prior notice.

Terms and Conditions for 2025 Q1 CITICdiamond / CITICfirst Customer Referral Reward Programme ("Referral Reward Programme")

1. Unless otherwise indicated by the Bank, the promotion period of the Referral Reward Programme is from 00:00 (HKT) on 1 January 2025 to 23:59 (HKT) on 31 March 2025 (both dates inclusive, the "Promotion Period").
2. Definitions used in this promotion:
 - i. **"Referrer"** must be holding at least one valid bank account or credit card account, have already logged in to inMotion and also have made a Successful Referral (as defined in clause 3 below) of a referee.
 - ii. **"Referee"** must be a Hong Kong resident, holding a valid Hong Kong Permanent Identity Card and must be a new customer who has not maintained any bank account or credit card account or service with the Bank within the preceding 12 months.
 - iii. **"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).
3. Referee must fulfill the following requirements for Referrer to enjoy the Referral Reward ("Eligible Referee"):

- I. The Referee must input the Referrer’s Referral Code during the submission of Multi-Currencies Statement Savings Account (“MCSSA”) application via inMotion (“Referee’s inMotion Application”); and
- II. The Referee’s inMotion Application must be submitted successfully during the Promotion Period; and
- III. Referee who opens/upgrades to CITIC*diamond* must fulfill the CITIC*diamond* Promotion Terms and Conditions specific to Welcome Reward (Please refer to the offer eligibility stated in section A and B of the promotion, promotional Terms and Conditions: https://www.cncbinternational.com/_document/cd_promo_en.pdf); Referee who opens/upgrades to CITIC*first* must fulfill the CITIC*first* Promotion Terms and Conditions specific to Welcome Reward (Please refer to the offer eligibility stated in section A and B of the promotion, promotional Terms and Conditions: https://www.cncbinternational.com/_document/cf_promo_en.pdf);
- IV. If Referee opens/upgrades to CITIC*diamond* during the Promotion Period, Referee is required to maintain valid CITIC*diamond* status and monthly Total Balance of HK\$4,000,000 (or equivalent) or above from the 1st calendar month after joining CITIC*diamond* to the date of crediting the Referrer Reward (“Eligible CITIC*diamond* Referee”); If Referee opens/upgrades to CITIC*first* during the Promotion Period, Referee is required to maintain valid CITIC*first* status and monthly Total Balance of HK\$1,000,000 (or equivalent) or above from the 1st calendar month after joining CITIC*first* to the date of crediting the Referrer Reward (“Eligible CITIC*first* Referee”).

4. The Referrer will be rewarded the Referral Reward as per the table shown below: (“Referral Reward”):

Referral Reward (HKD)	Joining date of Eligible CITIC <i>diamond</i> / CITIC <i>first</i> Referee (both dates inclusive)	Date of Referral Reward Crediting (on or before)
Enjoy HK\$1,500 cash reward for each successful CITIC <i>diamond</i> referral Or Enjoy HK\$500 cash reward for each successful CITIC <i>first</i> referral	1 January – 31 January 2025	31 August, 2025
	1 February – 28 February 2025	
	1 March – 31 March 2025	

5. Each Referrer can refer more than one Eligible CITIC*diamond* Referee to become CITIC*diamond* Customer, Referrer will only be entitled to the Referral Reward for a maximum of 20 successful referrals during the Promotion Period;; each Referrer can refer more than one Eligible CITIC*first* Referee to become CITIC*first* Customer, Referrer will only be entitled to the Referral Reward for a maximum of 20 successful referrals during the Promotion Period.
6. The Referral Reward will be credited to the Referrer's the most recently opened Multi-currencies Statement Savings Account (or the most recently opened Current Account or Savings Account if the former is unavailable) in HKD in sole name or joint names. For joint account, only the primary account holder of the joint account is entitled to the Referral Reward. If the Referrer does not hold any valid HKD account with the Bank at the time of crediting the Referrer Reward, the Referral Reward will be forfeited.

7. Referrer can only eligible to enjoy one Referral Reward for same eligible Referee.
8. Each Eligible Referee can be referred by one Referrer only. If the Eligible Referee has already became the banking service customer of the Bank when signing up *CITICdiamond/ CITICfirst*, the Referrer cannot be entitled to the Referrer Reward.
9. Referrers cannot refer themselves as Referees. Referrers and Eligible Referees cannot refer each other to become a New-to-Bank customer.
10. Referrer must obtain the consent from Referee(s) before sharing the Referral Reward Program information with him/her. The Bank will not assume any responsibility thereon.
11. Referrer Reward is not applicable to all staff of the Bank.