

## Terms and Conditions for 2025 Q2 Referral Programme (“MGM Programme”)

### General Terms and Conditions:

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 MGM Programme provided by China CITIC Bank International Limited (the “**Bank**”) and agreed the 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](http://www.cncbinternational.com).

### 1. Participating in 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 MGM Programme.
- 1.2. I/We must activate my/our unique referral code through inMotion Rewards Go! (“**inMotion Referral Code**”) or enquire own Referral Code through branch (“**Branch Referral Code**”).
- 1.3. inMotion Referral Code activation is self-initiated and the code cannot be changed once activated.
- 1.4. My/our inMotion Referral Code might be terminated/suspended if (i) the MGM Programme is terminated or withdrawn by the Bank in accordance with Clause 3; or (ii) my/our i-banking Service is invalid.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 MGM Programme to me/us if the Bank suspects I/We have engaged in or has/have attempted to engage in any of the followings: including (i) acting in violation of the MGM Programme; and (ii) damaging, tampering with or corrupting the operation of the 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 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 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 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.

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

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.