

Terms and Conditions for 2025 Q3 Referral Reward Programme (“MGM Programme”)

A. 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.

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.
- 1.3. inMotion 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 My/our Referral Code might be terminated/suspended if (i) the MGM Programme is terminated or withdrawn by the Bank in accordance with Clause 3; or (ii) my/our i-banking Service is invalid.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 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 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.

B. Terms and Conditions specifics to Referral Reward Programme (the “MGM Promotion”)

1. Unless otherwise indicated by the Bank, the promotion period is from 00:00 (HKT) on 16 July 2025 to 23:59 (HKT) on 31 July 2025 (both dates inclusive, the “**Promotion Period**”). This MGM Promotion is subject to applicable Terms and Conditions of the Bank.
2. To participate in the MGM Promotion, a referrer must fulfill the following conditions (“**Eligible Referrer**”):
 - i. An existing banking customer who is holding a valid current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) and/ or holding a valid credit card account with the Bank; and
 - ii. Maintain valid inMotion Services with the Bank
3. For referrer to participate in the MGM Promotion, a referee must fulfill the following conditions (“**Eligible Referee**”):
 - i. Must be New-to-Bank Customer which means the customer who does not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) or credit card account or service with the Bank within the 12 months immediately preceding the account opening month. New-to-Bank Private Banking customer are not applicable to the Promotion.; and
 - ii. Must be a Hong Kong resident and holding a valid Hong Kong Permanent Identity Card; and
 - iii. Eligible Referee must open the Banking Account via inMotion, Eligible Referee is required to input the inMotion Referral Code of the Eligible Referrer (“**inMotion Referral Code**”) during the submission of Account Opening application via inMotion (“**Referee’s Application**”)

4. For referrer to enjoy the MGM Promotion Reward, each Eligible Referee must fulfill the following conditions:
- Must be a New-To-Bank Customer (see Clause 3i of Section B for definition) during the Promotion Period; and
 - Input the Referrer's unique inMotion Referral Code during the submission of Account Opening application; and
 - Fulfil the Designated Requirements stated in below table; and

Designated Requirements	Cash Reward for Referrer ("MGM Promotion Reward")
Deposit Reward	
○ Register HKD MONOPOLY Deposit with Eligible Funds that equivalent to HK\$20,000 – below HK\$1,500,000 while maintain the relevant amount at Designated Period (see Clause 4v of Section B for definition)	HK\$100
○ Register HKD MONOPOLY Deposit with Eligible Funds that equivalent to HK\$1,500,000 or above while maintain the relevant amount at Designated Period (see Clause 4v of Section B for definition)	HK\$1,000
○ Complete FX transaction from any currency to US\$ via inMotion with amount US\$2,000- below US\$150,000 + Register USD MONOPOLY Deposit with Eligible Funds that equivalent to US\$2,000 – below US\$150,000 while maintain the relevant amount at Designated Period (see Clause 4v of Section B for definition)	HK\$100
○ Complete FX transaction from any currency to US\$ via inMotion with amount US\$150,000 or above + Register USD MONOPOLY Deposit with Eligible Funds that equivalent to US\$150,000 or above while maintain the relevant amount at Designated Period (see Clause 4v of Section B for definition)	HK\$1,500

- Download inMotion mobile app and successfully login at least once
- For **Deposit Reward**, Eligible Referee should complete the registration of Deposit, deposit Eligible Funds and maintain the relevant amount at Designated Period based on their Account Opening Date as listed in below schedule

Schedule

Eligible Referee's Account Opening Date	Registration Period of MONOPOLY Deposit Campaign	Designated Period for maintaining the new fund
16 July 2025 – 31 July 2025	16 July 2025 – 31 July 2025 22:00	Registration Period to 31 October 2025

- For **Deposit Reward**, the definition of Eligible Fund and New Fund are stated as below:

Eligible Fund

- During the Registration Period: Eligible Fund refers to the day-end New Fund amount placed in the registered account.
- After the Registration Period: Eligible Fund at the end of the Registration Period will be fixed as the maximum amount entitled for Bonus Interest Rate. If customer withdraw funds from the registered account, the Eligible Fund amount may be decreased.

New Fund

- New Fund is calculated based on the net increase of day-end Total Deposit balance* and the Total Deposit balance of the previous month's last business day, deducted by the sum of principal amount which has been entitled to new fund Time Deposit offer within the calendar month.
(*If that day is not a business day, the Total Deposit balance of the previous business day will be used)
- On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays, or funds have not been cleared and become available balance on the day, will be considered as the net increase of Total Deposit for the next business day.
- Total Deposit includes balance in current accounts, savings accounts, One Account "Deposit" and time deposits opened, under sole name or joint name. Any debit balance in current accounts will be treated as zero.
- If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation to the Eligible Fund amount. The equivalent amount in respective currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank.

- vii. For **Complete FX transaction from any currency to US\$ via inMotion**, the definition of Eligible transaction is stated as below:
- Trade FX with Market Order or Limit Order
 - If the transaction is a Limit Order, it has to be successfully executed and with a "Traded" status.
 - Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance are NOT counted as eligible foreign exchange transactions
 - Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts are NOT counted as eligible foreign exchange transactions.
5. Referrer will only be entitled for maximum HK\$50,000 Cash Reward with maximum 20 Referrals during the Promotion Period.
6. Referrer can only eligible to enjoy maximum HK\$2,500 Cash Reward for same eligible Referee (Only eligible to enjoy Reward from each eligible HKD/USD MONOPOLY Deposit once).
7. 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.
8. If the same Referee is referred by more than one Referrer according to the Bank's record, the MGM Reward will be awarded to the Referrer whose Referral Code is inputted according to the account opening record of the Bank.
9. Referrers cannot refer themselves to participate in the MGM Promotion. Referees cannot refer Referrers to get the MGM Reward.

10. This MGM Promotion cannot be used in conjunction with other referral reward promotion/ programme of the Bank.
11. The 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 November 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 MGM Reward. If the status of the mentioned accounts change, the Bank reserves the right to terminate the MGM Reward to the Referrer and the Referee, without prior notice.
12. No part of this MGM Reward is transferable, exchangeable or returnable.
13. The MGM Promotion is not applicable to staff of the Bank or staff of the companies under CITIC Group Corporation Limited.
14. Referrer must obtain the consent from Referee(s) before sharing the MGM Promotion with him / her. The Bank will not assume any responsibility thereon.
15. Both Referrer and Referee who participating in the 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 MGM Reward and pursue any violations without prior notice.

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.