Terms and Conditions for 2025 Q4 Referral 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 My/our Referral Code might be terminated/suspended if (i) the MGM Programme is terminated or withdrawn by the Bank in accordance with Clause 3; or (ii) my/our i-banking Service is invalid.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 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 2025 October – December Referral Reward Programme (the "MGM Promotion")

1. Unless otherwise indicated by the Bank, the promotion period is from 00:00 (HKT) on 13 October 2025 to 23:59 (HKT) on 31 December 2025 (both dates inclusive, the "**Promotion Period**").

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 bank account including but not limited to 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 is not applicable to the MGM 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 Eligible Referrer to enjoy the MGM Promotion Reward, each Eligible Referee must fulfill the following conditions:
   i. Must be a New-To-Bank Customer (see Clause 3i of Section B for definition) during the Promotion Period; and
   ii. Input the Referrer's unique inMotion Referral Code during the submission of account opening application; and
   iii. Complete and fulfill the Designated Requirements via inMotion stated in below table on or before the Designated Date based on the Account Opening Date (see Clause 4v of Section B for definition); and

Referral Rewards	**Designated Requirements**	**Cash Reward for Referrer (" MGM Promotion Reward")**
FX Transaction Reward	• Complete eligible foreign currency transactions with accumulated amount of HK$10,000 or above or equivalent (see Clause 4vi of Section B for definition)	HK$100
PAYROLL*plus* Reward	• Successfully Register PAYROLL*plus* with a monthly salary to be disbursed via Automated Payroll Payments of HK$12,000 or above into the account (see Clause 4vii of Section B for definition)	HK$100
Multi-Currency Debit Card Reward	• Successfully Apply Multi-Currency Debit Card via inMotion and conduct a transaction (see Clause 4viii of Section B for definition)	HK$100
Total Balance Growth Reward	• Successfully opened the Banking Account via inMotion and reach the Total Balance Growth Amount (HK$ or equivalent) while maintain the relevant growth amount at the Designated Date (see Clause 4ix of Section B for definition)	
	a) Be a General Customer and reach the designated Total Balance Growth Amount HK$500,000 or above (HK$ or equivalent);or	HK$300
	b) Join CITIC*first* and reach Total Balance Growth Amount with HK$1,000,000 or above (HK$ or equivalent); or	HK$1,000
	c) Join CITIC*diamond* and reach the designated Total Balance Growth Amount with	HK$2,500

	HK$4,000,000 or above (HK$ or equivalent)	
Designated Investment Product Balance Growth Reward	• Fulfill the requirement of the Total Balance Growth amount and maintain Designated Investment Product Balance Growth Amount at HK$100,000 or above (HK$ or equivalent) at the Designated Date (see Clause 4x of Section B for definition)	HK$500

iv. Download inMotion mobile app and successfully login at least once

v. Eligible Referee should complete the designated requirement based on their Account Opening Date as listed in below schedule

Schedule

Account Opening Date (both dates inclusive)	Date of Total Balance Amount and Designated Investment Product Balance to be compared with	Designated Date (Whole day inclusive)
13 October to 31 October 2025	31 August 2025	30 November 2025,31 December 2025, 31 January 2026 and 28 February 2026
1 November to 30 November 2025		31 December 2025,31 January 2026, 28 February 2026 and 31 March 2026
1 December to 31 December 2025		31 January 2026, 28 February 2026, 31 March 2026 and 30 April 2026

vi. For **FX Transaction Reward**, the definition of Eligible FX 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.
- Any FX transactions that have enjoyed FX time deposit offer are NOT counted as eligible foreign exchange transactions.
  (for FX time deposit offer details, please refer to https://www.cncbinternational.com/personal/promotions/integrated-investment/en/fx_td_offer.pdf)

vii. For **PAYROLL*plus* Reward**, the definition of Eligible Auto Payroll transaction is stated as below:

- Automated Payroll Payments refers to the customer's employer crediting the customer's salary to customer's Payroll Account through banks' payroll system, standing instruction from local banks, credit in transactions via inMotion "Add Money" function, or local bank transfer credit will be regarded as Automated Payroll Payments, while deposits via CHATS, telegraphic transfer, cash, or cheque are not acceptable as automated payroll payments. The customer is required to authorize his/her employer to disburse his/ her salary by making Automated Payroll Payments to his/her payroll account.
- PAYROLL*plus* Reward is only applicable to customers who successfully register the PAYROLL*plus* Account during the Account Opening Date and successfully arrange for the monthly salary to be disbursed via Automated Payroll Payments on/before Designated Date of each month (see Clause 4v of Section B for definition). To be eligible for the Reward, the customer must have a minimum monthly payroll amount of HK$12,000.

viii. For **Multi-Currency Debit Card Reward**, the definition of Eligible Transaction is stated as below:

- For the avoidance of doubt, transactions which shall not be considered as Eligible Transactions include, but not limited to, purchase of casino chips, annual fees, finance charges, other banking service charges, payment make via ATM/ online banking and any unposted /cancelled / refunded / invalid transactions. The Bank determines the eligibility of transactions based on merchant codes issued by the relevant card association from time to time. Since the codes are managed by the card association, the Bank is not liable for their accuracy or categorization of transaction merchant types. The Bank's decision on a transaction's eligibility for the cash rebate is final and conclusive.

ix. For **Total Balance Growth Reward**, the Eligible Referee's Account Opening Date shall follow the schedule as listed (see clause 4v of Section B), and fulfill the total balance growth amount requirement and maintain it as at Designated Date. The definition of Total Balance Growth Amount is stated as below:

- "Total Balance Growth Amount" refers to the net increase when comparing a New-To-Bank Customer's Total Balance of the designated date stated with the Total Balance on 31 August 2025 (HK$0). If the Total Balance between the designated dates are different, the Bank will use the lowest Total Balance amount as the standard.
- 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".
- At the time of collecting the (a) HK$300 Total Balance Growth Reward, the Eligible Referee should still maintain valid account status, inMotion service, successfully login inMotion mobile app at least once AND the monthly Total Balance of HK$500,000 (HK$ or equivalent) or above must remain valid, not cancelled or terminated, otherwise the Total Balance Growth Reward will be forfeited.
- At the time of collecting the (b) HK$1,000 Total Balance Growth Reward, the Eligible Referee should still maintain CITIC*first* status, inMotion service, successfully login inMotion mobile app at least once AND the monthly Total Balance of HK$1,000,000 (HK$ or equivalent) or above must remain valid, not cancelled or terminated, otherwise the Total Balance Growth Reward will be forfeited.
- At the time of collecting the (c) HK$2,500 Total Balance Growth Reward, the Eligible Referee should still maintain CITIC*diamond* status, inMotion service, successfully login

inMotion mobile app at least once AND the monthly Total Balance of HK$4,000,000 (HK$ or equivalent) or above must remain valid, not cancelled or terminated, otherwise the Total Balance Growth Reward will be forfeited.

- Eligible Referrer can only eligible to enjoy either (a) HK$300 Total Balance Growth Reward 、 (b) HK$1,000 Total Balance Growth Reward or (c) HK$2,500 Total Balance Growth Reward once for same Eligible Referee.

x. For **Designated Investment Product Balance Growth Reward:**

- Designated Investment Products refers to Structured Deposits, Currency linked Deposits and Securities (Hong Kong stocks, U.S. stocks or China A-shares)
- "Investment Product Balance Growth Amount" refers to the net increase when comparing a New-To-Bank Customer's Investment Balance of the designated date stated with the Investment Balance on 31 August 2025 (HK$0).
- "Investment Product Balance" refers to Investment portfolio balance amount of all One Account "Investment" accounts of Total Balance Growth Eligible Customer in sole name and in joint-name (in which the customer is the primary account holder).

5. Eligible Referrer can only eligible to enjoy maximum Cash Reward of HK$3,300 for same Eligible Referee, including HK$100 FX Transaction Reward, HK$100 PAYROLL*plus* Reward, HK$100 Multi-Currency Debit Card Reward, HK$500 Designated Investment Product Balance Growth Reward and up to HK$2,500 Total Balance Growth Reward. Referrer can only eligible to enjoy FX Transaction Reward, PAYROLL*plus* Reward, Multi-Currency Debit Card Reward, Designated Investment Product Balance Growth Reward and Total Balance Growth Reward once for same Eligible Referee.

6. 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.

7. 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.

8. Referrers cannot refer themselves to participate in the MGM Promotion. Referees cannot refer Referrers to get the MGM Reward.

9. This MGM Promotion cannot be used in conjunction with other referral reward promotion/ programme of the Bank.

10. 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 31 May 2026 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.

11. No part of this MGM Reward is transferable, exchangeable or returnable.

12. The MGM Promotion is not applicable to staff of the Bank or staff of the companies under CITIC Group Corporation Limited.

13. Referrer must obtain the consent from Referee(s) before sharing the MGM Promotion with him / her. The Bank will not assume any responsibility thereon.

14. 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.

Important Note:
Some of the investment products are structured products involving derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. You should not invest in this product based on this document alone. Besides the risk factors set out below, you should read and understand all the risk factors set out in the offering document(s) before entering into any transactions.

Risk Disclosure Statements for Currency Linked Deposit
(1) CLD is NOT equivalent to time deposit. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (2) Investing in CLD is not the same as buying the Linked Currency directly. During the Deposit Period, you have no rights in the Linked Currency, and movements in the exchange rate of the Linked Currency may not lead to any corresponding change in your return on CLD. (3) CLD involves risks, including but not limited to derivatives risk, market risk, liquidity risk, credit risk of the Bank, currency risk, risks relating to Renminbi and risks of early termination by the Bank. (4) The maximum potential gain is limited. (5) CLD is NOT principal protected and you could lose all of your deposit amount. (6) Currency-Linked Deposit is not covered by the Hong Kong Investor Compensation Fund.

Risk Disclosure Statement for Structured Deposit

(1) Not a time deposit – This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection

Scheme in Hong Kong. (2) Principal protection at maturity ONLY – This product is principal protected ONLY IF this product is held to maturity. If this product is early terminated, you may suffer from a substantial loss due to the devaluation of the embedded derivative(s). (3) Derivatives risk – This product is embedded with a currency swap with Spot Rate and Forward Rate as prescribed in the Product Term Sheet. Generally, when buying this product, you may be subject to market risk, credit risk, liquidity risk, legal risk and settlement risk. (4) Credit risk of the Bank – This product is not secured by any collateral. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount. (5) Maximum potential loss – This product is principal protected at Maturity ONLY. You may lose your entire deposit amount if the Bank defaults in performing its obligations or there has been a tremendous devaluation of the Settlement Currency you receive at maturity. (6) Limited potential gain – The maximum potential gain is limited to the interest payment to be determined by reference to the Interest Rate. (7) No secondary market – This product is not a listed security. There is no secondary market for you to sell this product prior to its maturity. (8) Not the same as buying the Underlying currency – Investing in this product is not the same as buying the Linked Currency directly. Changes in the market price of the Linked Currency may not lead to corresponding changes to the market value and/or the performance of this product. (9) Liquidity risk – This product is designed to be held till maturity. You do not have a right to request early termination of this product before maturity. (10) Currency risk – If the Settlement Currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. (11) Risks relating to Renminbi – Where the Settlement Currency is in Renminbi, you should note that the value of Renminbi against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between Renminbi and foreign currencies), which may adversely affect your return under this product when you convert Renminbi into your home currency. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Risk Disclosure specific to Securities Trading

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move down or up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying or selling securities. Investors should seek advice from own professional advisors as to particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. If investors investing in investment products denominated in nonlocal currency, one should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Before making any investment decision, investors should refer to the terms and conditions of relevant Securities Trading Services and risk disclosure statements and seek professional advice where needed. Renminbi (RMB) is subject to exchange rate risk. The Hong Kong dollar value of investment will decrease if the RMB depreciates against Hong Kong dollar. Conversion between RMB and other currencies (including Hong Kong dollar) is subject to policy restrictions relating to Renminbi and consequently the relevant regulatory requirements in Hong Kong. Such requirements may be amended subject to changes in the policy restrictions relating to RMB. RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

The above information does not constitute an offer to sell or solicitation for the purchase or sale of any deposit or investment in any products referred to herein.

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