

2026 定期存款及外幣兌換推廣優惠之條款及細則 (「推廣」)

1. 本推廣的推廣期為 2026 年 10 月 1 日至 2026 年 12 月 31 日，包括首尾兩天。

登記推廣

2. 本推廣的登記期為 2026 年 10 月 1 日至 2026 年 12 月 31 日(「登記期」)。
3. 客戶只須於登記期內透過 inMotion 動感銀行「獎賞 Go!」成功登記「定期存款及外幣兌換推廣」任務一次。
4. 登記日為根據銀行紀錄客戶在登記期內成功登記本推廣的日期。
5. 透過登記此推廣，客戶同意透過推送通知、短訊和電子郵件接收有關此推廣的通知。

定期存款推廣優惠(「優惠」)

6. 此優惠適用於推廣期透過 inMotion 成功開立定期存款的客戶，該客戶將被視為(「合資格客戶」)。開立定期存款截止時間為 2026 年 12 月 31 日下午 8 時或之前。
7. 合資格客戶以港幣或美元設立為期6個月或12個月的「合資格新資金」定期存款，除可獲得相關定期存款利息外，亦可按每筆交易獲得機票獎賞，具體如下：

貨幣	合資格新資金定期存款金額	機票獎賞
港元	港元\$2,000,000 至 港元\$5,000,000 以下	香港至曼谷或新加坡來回經濟客位機票乙張
	港元\$5,000,000 至 港元\$10,000,000 以下	香港至東京或首爾來回經濟客位機票乙張
	港元\$10,000,000 或以上	香港至倫敦或法蘭克福來回經濟客位機票乙張
美元	美元\$260,000 至 美元\$650,000 以下	香港至曼谷或新加坡來回經濟客位機票乙張
	美元\$650,000 至 美元\$1,300,000 以下	香港至東京或首爾來回經濟客位機票乙張
	美元\$1,300,000 或以上	香港至倫敦或法蘭克福來回經濟客位機票乙張

8. 任何特定日子的合資格新資金是指當天(「參考日」*)之存款結餘總額減去上月的最後一個營業日之存款結餘總額的淨增長，扣減同一曆月內已享用新資金定期存款優惠之本金總額。於銀行營業日星期一至五晚上 10 時或星期六晚上 6 時後存入的資金，將被視為下一個銀行營業日的存款結餘總額淨增長。「存款結餘總額」指在僅以有關客戶的個人名義或由有關客戶作為聯名戶口的主要戶口持有人於銀行開立及持有的所有往來戶口、儲蓄戶口、1 戶通“存款”及定期戶

口內持有的款項總額。就往來戶口中的任何負結餘而言，有關結餘將被視為零。如存款當中涉及外幣存款，合資格新資金金額可能受浮動之外幣兌換率所影響。外幣的港元等值將按本行以絕對酌情權所釐定之外匯兌換率計算。如對合資格新資金結餘的定義有任何爭議，本行保留最終決定權。

(*如當天為非銀行營業日，參考日則會是上一個銀行營業日)

9. 機票獎賞僅包含機票淨票價，所有相關機場稅、燃油附加費及簽證等費用需由客戶自理。
10. 機票獎賞不可兌換現金，也不可轉讓。請客戶妥善保管銀行根據條款 13 發出之兌換碼，兌換碼一經發出，客戶必須在指定的兌換日期及出發日期內完成機票兌換及去程出行，逾期作廢，本行恕不補發。一旦兌換確認，便無法取消、更改或修改。
11. 機票獎賞無法延長兌換期、更改航線或退票。任何日期更改或行程變更，均須由客戶直接聯絡星晨旅遊(旅行社牌照號碼 352614)，並完全依循星晨旅遊的改票手續費及相關條款辦理。
12. 機票獎賞僅適用於由國泰航空公司銷售及營運之航班，並不適用於特別航班、包機或聯營航班。
13. 實際機位供應視乎最終系統為準。所有機票兌換均受禁運期(如復活節、暑假、聖誕節、農曆新年等旅遊旺季)及座位供應限制。建議客戶提早預約。如果合資格的客戶未在兌換期限內兌換機票獎賞，銀行均不承擔任何責任。
14. 有關兌換碼兌換流程，合資格的客戶可參閱由本行發出之推送通知，短訊通知或電子郵件，合資格的客戶必須透過星晨旅遊兌換機票獎賞，並以成功兌換前由星晨旅遊發出之兌換條款及細則為準。客戶一旦兌換機票即等同同意該條款及細則。
15. 機票獎賞數量有限，先到先得。如果機票獎賞發放完畢，銀行可能會在不事先通知的情況下終止推廣活動。
16. 本行並非額外獎賞的供應商，亦不對與產品、服務或資訊相關的任何事宜負責。本行對上述各項均不承擔任何責任，包括產品、服務或資訊的品質和可用性。任何諮詢、索賠或投訴應直接聯繫供應商。
17. 定期存款除本推廣條款及細則另有規定外，客戶在未得銀行事先同意及按銀行因此而另訂明的條款的情況下，不得撤回、提早提取或終止該存款。撤回、提早提取或終止該存款的客戶，將不獲享任何已累計的利息，並將須繳付提早提取額外手續費及每份機票獎賞需支付額外罰款。額外手續費包括提早提取存款之罰款並由銀行酌情決定。

機票獎賞	額外罰款
香港至曼谷或新加坡來回經濟客位機票乙張	港元\$2,180
香港至東京或首爾來回經濟客位機票乙張	港元\$3,180
香港至倫敦或法蘭克福來回經濟客位機票乙張	港元\$4,980

18. 合資格的客戶將在 2027 年 2 月 28 日或之前收到本行推送通知，短訊通知或電子郵件，其中包含唯一的兌換碼以兌換機票獎賞。

機票獎賞通知客戶日期	2027 年 2 月 28 日或之前
兌換日期	2027 年 3 月 1 日至 5 月 31 日
出發日期	2027 年 3 月 1 日至 12 月 31 日 (禁運期除外)

19. 為確保合資格客戶能夠收到相關的推送通知, 短訊通知或電子郵件, 合資格客戶須維持啟動「接收市場推廣推送通知」狀態及在行動裝置設定中啟用 inMotion 動感銀行的推送通知或確保其流動裝置之設定能接收短訊。否則, 推送通知將不獲補發, 本行對未能收到通知得獎者概不承擔任何責任。

終極大抽獎 (「抽獎」)

20. 符合下列要求之客戶將會成為終極大抽獎之合資格客戶 (「抽獎合資格客戶」) :

i. 定期存款

- 於登記期內成功登記本推廣, 然後存入全新資金開立港元或美元定期存款 6 個月或以上, 每相等港元\$10,000 可獲一次抽獎機會或, 每筆交易相等於港元\$10,000 或以上 (或其等值) 可獲一次抽獎機會; 每筆交易相等於港元\$20,000 或以上 (或其等值) 可獲兩次抽獎機會, 如此類推。

或

ii. 外幣交易

- 於登記期內成功登記本推廣, 並進行以任何貨幣兌換成指定外幣之市價盤或限價盤交易, 並達到指定交易金額 (「合資格外匯交易」)。每筆交易相等於港元\$10,000 或以上 (或其等值) 可獲一次抽獎機會; 每筆交易相等於港元\$20,000 或以上 (或其等值) 可獲兩次抽獎機會, 如此類推。指定外幣包括: 港元、人民幣、美元、英鎊、日圓、歐羅、澳元、紐元、新加坡元、加元及瑞士法郎。
- 合資格外匯交易金額將按每名客戶計算。以聯名戶口進行的合資格外匯交易會被視為登入銀行賬戶的客戶 (可為任何聯名戶口持有人) 進行的合資格外匯交易。
- 以下交易將不會被視為合資格外匯交易:
 - 任何外匯定期存款之交易 (有關外匯定期存款優惠詳情, 請參閱 <https://www.cncbinternational.com/personal/promotions/integrated-investment/fx/tc/index.html>)
 - 任何狀態為「處理中」、「已過期」、「已取消」或「已失效」之外匯限價盤指示。
 - 任何由戶口號碼結尾為 90 及 91 之 1 戶通戶口及其指定儲蓄戶口進行之外匯交易。
 - 任何涉及現鈔兌換、現金存入、現鈔提取、匯入 / 匯出之轉賬的外匯交易。

21. 本行將由電腦系統從所有抽獎合資格客戶中隨機抽出 1 位終極大抽獎得獎者, 抽獎將於 2027 年 1 月內進行。

22. 得獎者將獲得終極大抽獎獎品 Motion\$2,000,000 (「獎品」)。

23. 得獎者須於派發抽獎獎品時, 仍維持有效綜合貨幣結單儲蓄戶口及 inMotion 動感銀行服務。否則本行有權取消客戶獲得抽獎獎品的資格。

24. 只有得獎者才有資格獲得並使用獎品。獎品不可轉讓。

25. 本行將於 2027 年 1 月內發出推送通知, 短訊通知或電子郵件相關得獎者。為確保得獎者能夠收到相關的通知, 得獎者須維持啟動「接收市場推廣推送通知」狀態及在行動裝置設定中啟用 inMotion 動感銀行的推送通知或確保其流動裝置之設定能接收短訊。否則, 推送通知將不獲補發, 本行對未能收到通知得獎者概不承擔任何責任。

一般條款及細則

1. 銀行保留權利可隨時刪除、取代、增補或修改本推廣條款及細則, 而毋須事前通知。銀行無需對因而產生的任何費用、開支、損失或責任承擔任何責任。如有任何爭議, 銀行將有最終決定權。如有任何關於本推廣的爭議, 本行保留最終決定權。
2. 客戶如有任何欺詐或濫用成分, 本行將會取消其參與此推廣優惠之資格及其戶口。
3. 除本條款及細則另有明文訂明外, 本條款及細則訂約方以外的任何人士概不可按照《合約(第三者權利)條例》(香港法例第 623 章)的規定強制執行本條款及細則的條款或享有其利益。倘本條款及細則的任何條文明確賦予任何第三方權力根據《合約(第三者權利)條例》執行本條款及細則任何條款, 則條款及細則訂約方保留權利可在毋須該第三方同意的情況下修改該條款或本條款及細則的任何其他條款。
4. 本條款及細則根據香港特別行政區的香港法律管轄和詮釋, 如引起任何爭議, 或者與其有關之任何爭議均應提交由香港特別行政區法院處理。
5. 倘若本條款及細則之中、英文版本有任何歧異, 概以英文版本為準。

有關外幣之風險披露聲明

外幣兌換需承受因匯率波動而產生的風險, 或會令客戶賺取利潤或招致虧損。客戶如將外幣兌換為港幣或其他外幣時, 可能受外幣匯率變動而蒙受虧損。人民幣現時不可自由兌換, 可能受制於若干政策、監管要求及/或限制(有關政策、監管要求或限制將不時更改而毋須另行通知)實際兌換安排將視乎於相關時間當時的限制而定。有關當局所實施的外匯管制也可能對適用匯率造成不利的影響。

若閣下日後不欲收取本行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。

2026 定期存款及外币兑换推广优惠之条款及细则 (「推广」)

1. 本推广的推广期为 2026 年 10 月 1 日至 2026 年 12 月 31 日，包括首尾两天。

登记推广

2. 本推广的登记期为 2026 年 10 月 1 日至 2026 年 12 月 31 日(「登记期」)。
3. 客户只须于登记期内透过 inMotion 动感银行「奖赏 Go!」成功登记「定期存款及外币兑换推广」任务一次。
4. 登记日为根据银行纪录客户在登记期内成功登记本推广的日期。
5. 透过登记此推广，客户同意透过推送通知、短讯和电子邮件接收有关此推广的通知。

定期存款推广优惠(「优惠」)

6. 此优惠适用于推广期透过 inMotion 成功开立定期存款的客户，该客户将被视为(「合格客户」)。开立定期存款截止时间为 2026 年 12 月 31 日下午 8 时或之前。
7. 合格客户以港币或美元设立为期6个月或12个月的「合格新资金」定期存款，除可获得相关定期存款利息外，亦可按每笔交易获得机票奖赏，具体如下：

货币	合格新资金定期存款金额	机票奖赏
港元	港元\$2,000,000 至 港元\$5,000,000 以下	香港至曼谷或新加坡来回经济客位机票乙张
	港元\$5,000,000 至 港元\$10,000,000 以下	香港至东京或首尔来回经济客位机票乙张
	港元\$10,000,000 或以上	香港至伦敦或法兰克福来回经济客位机票乙张
美元	美元\$260,000 至 美元\$650,000 以下	香港至曼谷或新加坡来回经济客位机票乙张
	美元\$650,000 至 美元\$1,300,000 以下	香港至东京或首尔来回经济客位机票乙张
	美元\$1,300,000 或以上	香港至伦敦或法兰克福来回经济客位机票乙张

8. 任何特定日子的合格新资金是指当天(「参考日」*)之存款结余总额减去上月的最后一个营业日之存款结余总额的净增长，扣减同一历月内已享用新资金定期存款优惠之本金总额。于银行营业日星期一至五晚上 10 时或星期六晚上 6 时后存入的资金，将被视为下一个银行营业日的存款结余总额净增长。「存款结余总额」指在仅以有关客户的个人名义或由有关客户作为联名户口的的主要户口持有人于银行开立及持有的所有往来户口、储蓄户口、1 户通"存款"及定期户口内持有的款项总额。就往来户口中的任何负结余而言，有关结余将被视为零。如存款当中涉及外币存款，合格新资金

金额可能受浮动之外币兑换率所影响。外币的港元等值将按本行以绝对酌情权所厘定之外汇兑换率计算。如对资格新资金结余的定义有任何争议，本行保留最终决定权。

(*如当天为非银行营业日，参考日则会是一个银行营业日)

9. 机票奖赏仅包含机票净票价，所有相关机场税、燃油附加费及签证等费用需由客户自理。
10. 机票奖赏不可兑换现金，也不可转让。请客户妥善保管银行根据条款 13 发出之兑换码，兑换码一经发出，客户必须在指定的兑换日期及出发日期内完成机票兑换及去程出行，逾期作废，本行恕不补发。一旦兑换确认，便无法取消、更改或修改。
11. 机票奖赏无法延长兑换期、更改航线或退票。任何日期更改或行程变更，均须由客户直接联络星晨旅游(旅行社牌照号码 352614)，并完全依循星晨旅游的改票手续费及相关条款办理。
12. 机票奖赏仅适用于由国泰航空公司销售及营运之航班，并不适用于特别航班、包机或联营航班。
13. 实际机位供应视乎最终系统为准。所有机票兑换均受禁运期（如复活节、暑假、圣诞节、农历新年等旅游旺季）及座位供应限制。建议客户提早预约。如果合格的客户未在兑换期限内兑换机票奖赏，银行均不承担任何责任。
14. 有关兑换码兑换流程，合格的客户可参阅由本行发出之推送通知，短讯通知或电子邮件，合格的客户必须透过星晨旅游兑换机票奖赏，并以成功兑换前由星晨旅游发出之兑换条款及细则为准。客户一旦兑换机票即等同同意该条款及细则。
15. 机票奖赏数量有限，先到先得。如果机票奖赏发放完毕，银行可能会在不事先通知的情况下终止推广活动。
16. 本行并非额外奖赏的供货商，亦不对与产品、服务或信息相关的任何事宜负责。本行对上述各项均不承担任何责任，包括产品、服务或信息的质量和可用性。任何咨询、索赔或投诉应直接联系供货商。
17. 定期存款除本推广条款及细则另有规定外，客户在未得银行事先同意及按银行因此而另订明的条款的情况下，不得撤回、提早提取或终止该存款。撤回、提早提取或终止该存款的客户，将不获享任何已累计的利息，并将须缴付提早提取额外手续费及每份机票奖赏需支付额外罚款。额外手续费包括提早提取存款之罚款并由银行酌情决定。

机票奖赏	额外罚款
香港至曼谷或新加坡来回经济客位机票乙张	港元\$2,180
香港至东京或首尔来回经济客位机票乙张	港元\$3,180
香港至伦敦或法兰克福来回经济客位机票乙张	港元\$4,980

18. 合格的客户将在 2027 年 2 月 28 日或之前收到本行推送通知，短讯通知或电子邮件，其中包含唯一的兑换码以兑换机票奖赏。

机票奖赏通知客户日期	2027 年 2 月 28 日或之前
兑换日期	2027 年 3 月 1 日至 5 月 31 日
出发日期	2027 年 3 月 1 日至 12 月 31 日 (禁运期除外)

19. 为确保合格客户能够收到相关的推送通知，短讯通知或电子邮件，合格客户须维持启动「接收市场推广推送通知」状态及在行动装置设定中启用 inMotion 动感银行的推送通知或确保其流动装置之设定能接收短讯。否则，推送通知将不获补发，本行对未能收到通知得奖者概不承担任何责任。

终极大抽奖 (「抽奖」)

20. 符合下列要求之客户将会成为终极大抽奖之合资格客户 (「抽奖合资格客户」) :

iii. 定期存款

- 于登记期内成功登记本推广, 然后存入全新资金开立港元或美元定期存款 6 个月或以上, 每相等港元\$10,000 可获一次抽奖机会或, 每笔交易相等于港元\$10,000 或以上 (或其等值) 可获一次抽奖机会; 每笔交易相等于港元\$20,000 或以上 (或其等值) 可获两次抽奖机会, 如此类推。

或

iv. 外币交易

- 于登记期内成功登记本推广, 并进行以任何货币兑换成指定外币之市价盘或限价盘交易, 并达到指定交易金额 (「合资格外汇交易」)。每笔交易相等于港元\$10,000 或以上 (或其等值) 可获一次抽奖机会; 每笔交易相等于港元\$20,000 或以上 (或其等值) 可获两次抽奖机会, 如此类推。指定外币包括: 港元、人民币、美元、英镑、日圆、欧罗、澳元、纽元、新加坡元、加元及瑞士法郎。
- 合资格外汇交易金额将按每名客户计算。以联名户口进行的合资格外汇交易会被视为登入银行账户的客户 (可为任何联名户口持有人) 进行的合资格外汇交易。
- 以下交易将不会被视为合资格外汇交易:
 - 任何外汇定期存款之交易 (有关外汇定期存款优惠详情, 请参阅 <https://www.cncbinternational.com/personal/promotions/integrated-investment/fx/tc/index.html>)
 - 任何状态为「处理中」、「已过期」、「已取消」或「已失效」之外汇限价盘指示。
 - 任何由户口号码结尾为 90 及 91 之 1 户通户口及其指定储蓄户口进行之外汇交易。
 - 任何涉及现钞兑换、现金存入、现钞提取、汇入 / 汇出之转账的外汇交易。

21. 本行将由计算机系统从所有抽奖合资格客户中随机抽出 1 位终极大抽奖得奖者, 抽奖将于 2027 年 1 月内进行。

22. 得奖者将获得终极大抽奖奖品 Motion\$2,000,000 (「奖品」)。

23. 得奖者须于派发抽奖奖品时, 仍维持有效综合货币结单储蓄户口及 inMotion 动感银行服务。否则本行有权取消客户获得抽奖奖品的资格。

24. 只有得奖者才有资格获得并使用奖品。奖品不可转让。

25. 本行将于 2027 年 1 月内发出推送通知, 短讯通知或电子邮件相关得奖者。为确保得奖者能够收到相关的通知, 得奖者须维持启动「接收市场推广推送通知」状态及在行动装置设定中启用 inMotion 动感银行的推送通知或确保其流动装置之设定能接收短讯。否则, 推送通知将不获补发, 本行对未能收到通知得奖者概不承担任何责任。

一般條款及細則

1. 銀行保留權利可隨時刪除、取代、增補或修改本推廣條款及細則，而毋須事前通知。銀行無需對因而產生的任何費用、開支、損失或責任承擔任何責任。如有任何爭議，銀行將有最終決定權。如有任何關於本推廣的爭議，本行保留最終決定權。
2. 客戶如有任何欺詐或濫用成分，本行將會取消其參與此推廣優惠之資格及其戶口。
3. 除本條款及細則另有明文訂明外，本條款及細則訂約方以外的任何人士概不可按照《合約（第三者權利）條例》（香港法例第 623 章）的規定強制執行本條款及細則的條款或享有其利益。倘本條款及細則的任何條文明確賦予任何第三方權力根據《合約（第三者權利）條例》執行本條款及細則任何條款，則條款及細則訂約方保留權利可在毋須該第三方同意的情况下修改該條款或本條款及細則的任何其他條款。
4. 本條款及細則根據香港特別行政區的香港法律管轄和詮釋，如引起任何爭議，或者與其有關之任何爭議均應提交由香港特別行政區法院處理。
5. 倘若本條款及細則之中、英文版本有任何歧異，概以英文版本為準。

有關外幣之風險披露聲明

外幣兌換需承受因匯率波動而產生的風險，或會令客戶賺取利潤或招致虧損。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損。人民幣現時不可自由兌換，可能受制於若干政策、監管要求及/或限制（有關政策、監管要求或限制將不時更改而毋須另行通知）實際兌換安排將視乎於相關時間當時的限制而定。有關當局所實施的外匯管制也可能對適用匯率造成不利的影響。

若閣下日後不欲收取本行發出的任何宣傳或推廣數據，閣下可隨時致電（852）2287 6767 或于 <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。

Terms and Conditions of Time Deposit and Foreign Exchange Campaign 2026 (the “Campaign”)

1. The Campaign Period is from 1 October 2026 to 31 December 2026, both dates inclusive.

Registration

2. The registration period for the Campaign is from 1 October 2026 to 31 December 2026 (the “Registration Period”).
3. Customer must successfully registered the Campaign via inMotion “Rewards Go!” – Time Deposit and Foreign Exchange Campaign” mission during the Registration Period.
4. Registration Date is the date that customer has successfully registered for the Campaign during the Registration Period according to the bank record.
5. By registering the Campaign, customer agrees to receive notifications regarding the Campaign via Push Notification, SMS and Email.

Time Deposit (the “Offer”).

6. The Offer is applicable to customers who have successfully placed a Time Deposit via inMotion during the Campaign Period will be considered as “Eligible Customer”. Time Deposit placement cut-off time at 8pm on 31 December 2026.
7. Eligible Customer who places a HKD / USD Eligible New Fund Time Deposit for a tenor of 6 months or 12 months will be entitled to receive a Flight Reward on a per-transaction basis, in addition to the applicable time deposit interest, as specified in the table below:

Currency	Eligible New Fund Time Deposit Amount	Flight Reward
HKD	HK\$2,000,000 to below HK\$5,000,000	ONE round-trip economy class ticket between Hong Kong and Bangkok / Singapore
	HK\$5,000,000 to below HK\$10,000,000	ONE round-trip economy class tickets between Hong Kong and Tokyo / Seoul
	HK\$10,000,000 or above	ONE round-trip economy class ticket between Hong Kong and London / Frankfurt
USD	US\$260,000 to below US\$650,000	ONE round-trip economy class ticket between Hong Kong and Bangkok / Singapore
	US\$650,000 to below US\$1,300,000	ONE round-trip economy class ticket between Hong Kong and Tokyo / Seoul
	US\$1,300,000 or above	ONE round-trip economy class ticket between Hong Kong and London / Frankfurt

8. Eligible New Fund on any particular day is calculated based on the net increase of Total Deposit balance between the particular day ("Reference Date") and the previous month's last business day, deducted by the sum of principal amount which has been used to place Time Deposit via inMotion or i-banking using new fund pricing within the calendar month. On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays will be considered as the net increase of Total Deposit balance for the next business day. Total Deposit refers to the aggregated amount of money held in all current accounts, savings accounts, One Account "Deposit" and time deposit opened and held with the Bank under the sole name of the customer or by the customer as the primary account holder of a joint account. In respect of any debit balance in a current account, the relevant balance will be treated as zero. If the deposit involves foreign currency, the foreign currency exchange rate fluctuation may cause variation in the eligible new fund amount. The equivalent amount in Hong Kong Dollar for foreign currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund". (*If the particular day is not a business day, the Reference Date will be the previous business day)
9. The Flight Reward only covers the net airfare. All relevant airport taxes, fuel surcharges, visa fees, and other related expenses shall be borne by customer.
10. The Flight Reward cannot be redeemed for cash and is non-transferable. Customers should safekeep the Redemption Code sent by the Bank in according to Clause 13. Once issued, customer must complete the ticket redemption within specific Redemption Period and the outbound travel within specific Departure Period. If expired, it will become invalid and the Bank will not re-issue it. Once the redemption is confirmed, it cannot be canceled, changed, or modified.
11. The Flight Reward redemption period cannot be extended, and route changes or ticket refunds are not permitted. Any date changes or itinerary alterations must be made by customer contacting Morning Star (TA Licence No. 352614) directly, and will be handled completely in accordance with Morning Star's ticket change handling fees and relevant terms and conditions.
12. The Flight Reward are only applicable to flights sold and operated by Cathay Pacific, and do not apply to special flights, chartered flights, or co-operated flights.
13. Actual seat availability is subject to the final system records. All ticket redemptions are subject to the blackout periods (such as peak travel seasons including Easter, summer holidays, Christmas, and Lunar New Year) and seat availability restrictions. Customers are advised to make reservations early. The Bank shall bear no liability if the eligible customer failed to redeem the flight rewards within redemption periods.
14. For the Redemption Code redemption details, Eligible Customer can refer to the relevant notification sent by the Bank at the time of the fulfillment. Eligible Customer is required to redeem Flight Rewards via Morning Star. Redemption Terms & Conditions issued by Morning Star before successful redemption shall be served as final. Customers proceed Flight Reward redemption would mean accepting the relevant Terms & Conditions.
15. The Flight Reward is offered on a first come, first served basis. If the Flight Reward is out of stock, the Bank may end the Campaign Period without prior notice.
16. The Bank is not the supplier of the Flight Reward and shall not be liable of any matters arising or in connection with the products, services or information. The Bank shall bear no liability relating to any aspect thereof, including the quality and availability of the products, services or information. Any enquiry, claim or complaint should be directed to the supplier.
17. Unless specified herein, the customer may not withdraw, uplift or terminate the Time Deposit except with the prior agreement and on such terms as may be imposed by the Bank. Customer who withdraws, uplifts or terminates the Time Deposit shall not be entitled to any interest accrued thereon and shall be imposed with additional handling fees for early uplift of Time Deposit and an **extra penalty cost** for each entitled Flight Reward with below table. The additional handling fee includes the early uplift penalty of the Time Deposit.

Flight Reward	Extra penalty cost
ONE round-trip economy class ticket between Hong Kong and Bangkok / Singapore	HK\$2,180
ONE round-trip economy class ticket between Hong Kong and Tokyo / Seoul	HK\$3,180
ONE round-trip economy class ticket between Hong Kong and London /	HK\$4,980

Frankfurt

18. Eligible Customer will receive relevant notification including unique Redemption Code via push notification, SMS or email sent out by the Bank on or before 28 February 2027.

Flight Reward notification sent to eligible customers	On or before 28 February 2027
Redemption Period	1 March to 31 May 2027
Departure Period	1 March to 31 December 2027 (except blackout periods)

19. Eligible Customer must still turn on inMotion “Receive Marketing Push Notification” and “Receive Personalized Marketing Offers” and enable push notification for inMotion in the mobile device setting or ensure the mobile device setting is able to receive SMS. Otherwise, the notification will not be re-issued. The Bank shall not be liable for any failure to receive the notification by the Eligible Customer.

Grand Lucky Draw (“Lucky Draw”)

20. Customers who fulfill the below requirement will be considered as eligible for Grand Lucky Draw (“Eligible Lucky Draw Customers”):

i. Time Deposit

- Successfully registered the Campaign in the Registration Period, and then fund in eligible new fund by placing a 6-month or above Time Deposit in Hong Kong dollar or US dollar. Every HK\$10,000 or above Time Deposit (or equivalent amount) will be entitled for ONE lucky draw chance. Every HK\$20,000 or above Time Deposit (or equivalent amount) will be entitled for TWO lucky draw chances, and so on.

OR

ii. Foreign Exchange Transactions

- Successfully registered the Campaign in the Registration Period, and have completed FX market order or limit order from any currency to the designated currency and reached the designated transaction amount (“Eligible FX Transactions”). Every HK\$10,000 or above FX transaction (or equivalent amount) will be entitled for ONE lucky draw chance. Every HK\$20,000 or above FX transaction (or equivalent amount) will be entitled for TWO lucky draw chances, and so on. Designated currency includes: HKD, CNY, USD, GBP, JPY, EUR, AUD, NZD, SGD, CAD and CHF.
- Eligible FX Transactions amount will be calculated on a “per-customer basis”. Eligible FX Transactions under joint name accounts will be regarded as transactions from customers who login the bank account (can be any joint account holders).
- Transactions with below status will not be considered Eligible FX Transactions:
 - Any transactions on FX time deposit offer (for FX time deposit offer details, please refer to <https://www.cncbinternational.com/personal/promotions/integrated-investment/fx/en/index.html>)
 - FX limit order instruction with the status “Processing”, “Expires”, “Cancelled” or “Failed”.
 - Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts.
 - Any FX transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance.

21. One winner will be randomly drawn by a computer system of the Bank from all the Eligible Grand Lucky Draw Customers, and the Grand Lucky Draw will be performed during January 2027.

22. The winner will be entitled to the Grand Lucky Draw Prize of Motion\$2,000,000 (the "Prize").
23. The winner must still maintain a valid Multi-currencies Statement Account and inMotion Service when the Grand Lucky Draw Prize is awarded to him/her. Otherwise, the Bank reserves the rights to cancel or terminate the Grand Lucky Draw Prize.
24. Only the winner ("Winner") of the Grand Lucky Draw is eligible to the Prize. The Prize is non-transferable.
25. Winner will receive relevant winner notification by the end of January 2027 via push notification, SMS or email sent out by the Bank at the time of Grand Lucky Draw prize fulfillment. Winner must still turn on inMotion "Receive Marketing Push Notification" and "Receive Personalized Marketing Offers" and enable push notification for inMotion in the mobile device setting or ensure the mobile device setting is able to receive SMS. Otherwise, the notification will not be re-issued. The Bank shall not be liable for any failure to receive the notification by the Winner.

General Terms and Conditions

1. The Bank reserves the right to delete, replace, supplement or amend any of these Terms and Conditions without prior notice, and 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 with the offer of the Campaign, the decision of the Bank shall be final and conclusive.
2. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in these offers as well as cancellation of the accounts.
3. 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.
4. 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.
5. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Important Note:

Risk Disclosure Statements for Foreign Exchange

Foreign exchange 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. RMB is not freely convertible at present and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.

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 staff will call you to confirm the arrangement if you submit such request online.