General Terms and Conditions:

1. Unless otherwise indicated, each of the promotions under these Promotional Terms and Conditions is applicable only to customers holding One Account of China CITIC Bank International Limited (the "Bank")
2. Customers must maintain the One Account, current or savings account with the Bank at the time when the cash rebate / reward are credited.
3. Customer's One Account opening date and time will be subjected to the Bank's system record.
4. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and amend the Promotional Terms and Conditions any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
5. Each of the banking products or services set out in these terms and conditions is subject to their own terms and conditions, relevant eligibility, and process of the subscription. For further details, please refer to branch staff for assistance.
6. In case of any dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and binding on the Customers.
7. Except as otherwise expressly stated in these Promotional Terms and Conditions, no one other than a party to these Promotional Terms and Conditions may enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Promotional Terms and Conditions entitles any third party to enforce any term of these Promotional 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 Promotional Terms and Conditions without the consent of that third party.
8. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
9. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

Terms and Conditions specific to "Monthly Investment Fund Plan Subscription Fee Rebate" Offer ("Offer")

1. The promotion period is from 17 Aug 2026 to 31 December 2026, both dates inclusive ("Promotion Period")

2. The Offer is only applicable to customers who have set up a Monthly Investment Fund Plan ("Plan") with the Bank through any sole or joint name One Account ("Eligible Customers"). If the One Account is a joint account, the relevant subscriptions will be counted as transaction of the primary account holder.

3. Eligible Customers who have i) successfully set up a Plan via Bank's mobile application inMotion (the "inMotion") during the Promotion Period and ii) successfully completed 6 consecutive monthly contributions in accordance to the Plan set-up details within the Eligible Transaction Period defined in Clause 4 ("Eligible Plan"), will be entitled to a full 6-month subscription fee rebate of the Monthly Investment Fund Plan.

4. "Eligible Transaction Period" refers to the 6 consecutive contribution months starting from the first contribution date. For example, if customer successfully set up a Monthly Investment Fund Plan on 4 September 2026, and the first contribution date on 15 September 2026, it means that the Eligible Transaction Period will be from September 2026 to February 2027.

5. Each customer is entitled to a maximum subscription fee rebate of HKD 10,000 ("Maximum Rebate"). Maximum Rebate is calculated on a "per-customer basis". If the

Eligible Customer has two or more One Accounts, the subscription fee rebates for all Eligible Plans across all One Accounts will be aggregated for calculation.

6. The following examples are demonstrations for “Eligible Plan” defined in Clause 3 and Ineligible Plans that the customer terminated the plan or fails to make a successful contribution in any month during the Eligible Transaction Period (For reference only).

Eligible Plans:

Plan Set up Date	4 September 2026
First Contribution Date	15 September 2026
Eligible Transaction Period	September 2026 - February 2027
Status	Successfully make 6 consecutive monthly contributions from September 2026 to February 2027.

Plan Set up Date	27 December 2026
First Contribution Date	5 January 2027
Eligible Transaction Period	January 2027 - June 2027
Status	Successfully make 6 consecutive monthly contributions from January 2027 to June 2027.

Ineligible Plans:

Plan Set up Date	4 September 2026
First Contribution Date	15 September 2026
Eligible Transaction Period	September 2026 - February 2027
Status	The contribution in November 2026 was failed, but resumed in December 2026.

Plan Set up Date	4 September 2026
First Contribution Date	15 September 2026
Eligible Transaction Period	September 2026 - February 2027
Status	Terminated the plan in December 2026

7. The Bank reserves the right to deny all related subscription fee rebates without prior notice if the plan is terminated, suspended, or fails to make a payment before completing 6 consecutive monthly contributions.

8. Eligible Customers are required to pay all applicable subscription fee for the plan upfront. The Bank will credit the subscription fee rebate to customer’s settlement account according to following sequence as determined by the Bank in our sole and absolute discretion by 31 July 2027: i. Saving account (non-WMC); and ii. Current account (non-WMC). If the customer does not have any sole name account with the Bank, the rebate will be credited to his/her joint name account according to above sequence. If the Eligible Customer has more than one account under same account type (i.e. 2 Saving accounts (non-WMC)), the Bank will credit to the most recently opened account at its discretion.

9. If the subscription fee for the plan is denominated in currencies other than HKD, the Fee Rebate will be converted into HKD equivalent based on relevant prevailing foreign exchange rates determined by the Bank.

10. Eligible Customers must maintain the Eligible One Account and current or saving account (either in sole name or joint names) with the Bank at the time when the subscription fee rebate is credited. If the account status is abnormal and the Bank

fails to deposit the subscription fee rebate successfully, the Bank reserves the right to deny the credit of the subscription fee rebate without prior notice, and will not issue the subscription fee rebate to any other account for any reason and in any form.

11. The Offer is not applicable to corporate customers, One Account with account suffix 90, 91, 98 and staffs of the Bank during the Promotion Period or at the time of crediting the subscription fee rebate.

Risk Disclosure Statements for Investment Funds

(1) Investment Funds are not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment. (2) Investors should note that investment involves risk and past performance is not indicative of future performance. The price of the Investment Funds may go down as well as up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of investing in Investment Funds. In the worst case scenario, the value of the Investment Funds may be substantially less than your investment amount. (3) Investors should consider their own investment objectives, financial resources and relevant circumstances, and read the relevant offering document, terms and conditions and risk disclosure statement before making any investment decision. (4) Investors should carefully read the relevant fund's offering documents (including the investment policy and risk factors stated therein) in details before making any investment decision. If needed, investors should seek independent professional advice.

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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