

#### A. Terms and Condition for 2025 Q1 CITICdiamond / CITICfirst Customer Referral Reward Program (“Customer Referral Reward Program”)

1. The promotion period of this Customer Referral Reward Program runs from 1 January 2025 to 31 March 2025 (“Promotion Period”).
2. Definitions used in this promotion:
  - i. **“Referrer”** must be an existing banking customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) and/ or holding credit card account with China CITIC Bank International (the “Bank”).
  - ii. **“New-To-Bank Customer”** is the customer who does not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with the Bank within the 12 months immediately preceding the account opening month.
  - iii. **“Total Balance”** includes deposits and investments balance of customer’s all sole name accounts and all joint-name accounts (in which the customer is the primary account holder), as well as the accumulated premiums paid for the life insurance plans distributed by the Bank. Deposits must be funds which are newly placed by a customer and not transferred from any account with the Bank (regardless of whether such account is held by the customer or not).
3. Referee must fulfill the following requirements to enjoy the referral reward (“Eligible Referee”):
  - I. Each Referee must be a New-To-Bank Customer (see Clause 2ii of Section A for definition) during the Promotion Period and;
  - II. Referee must fulfill CITICdiamond Promotion Terms and Conditions specific to Welcome Reward (Please refer to the offer eligibility stated in section A and B1 – B3 of the promotion, promotional Terms and Conditions: [https://www.cncbinternational.com/\\_document/cd\\_promo\\_en.pdf](https://www.cncbinternational.com/_document/cd_promo_en.pdf) ) or CITICfirst Promotion Terms and Conditions specific to Welcome Reward (Please refer to the offer eligibility stated in section A and B1 – B3 of the promotion, promotional Terms and Conditions: [https://www.cncbinternational.com/\\_document/cf\\_promo\\_en.pdf](https://www.cncbinternational.com/_document/cf_promo_en.pdf)) the Total Balance Growth Credit Card Free Spending Credit requirements mentioned in Section B and;
  - III. If Referee opens/upgrades to CITICdiamond during the Promotion Period, Referee is required to maintain valid CITICdiamond status and monthly Total Balance of HK\$4,000,000 (or equivalent) or above from the 1st calendar month after joining CITICdiamond to the date of crediting the Referrer Reward (“Eligible CITICdiamond Referee”) ; If Referee opens/upgrades to CITICfirst during the Promotion Period, Referee is required to maintain valid CITICfirst status and monthly Total Balance of HK\$1,000,000 (or equivalent) or above from the 1st calendar month after joining CITICfirst to the date of crediting the Referrer Reward (“Eligible CITICfirst Referee”).
4. The Referrer will be rewarded the Referral Reward as per the table shown below: (“Referral Reward”):

Referral Reward (HKD)	Joining date of Eligible CITICdiamond/ CITICfirst Referee (both dates inclusive)	Date of Referral Reward Crediting (on or before)
Enjoy HK\$1,500 cash reward for each successful CITICdiamond referral	1 January to 31 January 2025	31 August 2025
or	1 February to 28 February 2025	
Enjoy HK\$500 cash reward for each successful CITICfirst referral	1 March to 31 March 2025	

5. Each Referrer can refer more than one Eligible CITIC*diamond* Referee to become CITIC*diamond* Customer, Referrer will only be entitled to the Referral Reward for a maximum of 20 successful referrals during the Promotion Period; each Referrer can refer more than one Eligible CITIC*first* Referee to become CITIC*first* Customer, Referrer will only be entitled to the Referral Reward for a maximum of 20 successful referrals during the Promotion Period.
6. The Referral Reward will be credited to the Referrer's the most recently opened Multi-currencies Statement Savings Account (or the most recently opened Current Account or Savings Account if the former is unavailable) in HKD in sole name or joint names. For joint account, only the primary account holder of the joint account is entitled to the Referral Reward. If the Referrer does not hold any valid HKD account with the Bank at the time of crediting the Referrer Reward, the Referral Reward will be forfeited.
7. If Referrer only has credit card account in the Bank, Referral Reward will be credited to the Referrer's credit card account with the most recent credit card transaction ("Card Account of Reward"). At the time of crediting the Referrer Reward, Referrer's card account must remain valid, in good credit standing and not cancelled or terminated, the Referral Reward will be forfeited.
8. Referrer can only eligible to enjoy one Referral Reward for same eligible Referee.
9. Each Eligible Referee can be referred by one Referrer only. If the Eligible Referee has already became the banking service customer of the Bank when signing up CITIC*diamond*/ CITIC*first*, the Referrer cannot be entitled to the Referrer Reward.
10. Referrers cannot refer themselves as Referees. Referrers and Eligible Referees cannot refer each other to become a New-to-Bank customer.
11. Referrer must obtain the consent from Referee(s) before sharing the Referral Reward Program information with him/her. The Bank will not assume any responsibility thereon.
12. If Eligible Referee opens the banking account at branch, Eligible Referee must need to provide the Referral Code of the Referrer on the account opening form. Referrer can enquire his/her own Referral Code at [https://www.cncbinternational.com/mgm?campaigncode=CDCF\\_MGM](https://www.cncbinternational.com/mgm?campaigncode=CDCF_MGM).
13. Referrer Reward is not applicable to all staff of the Bank.
14. The 2025 Q1 CITIC*diamond* / CITIC*first* Customer Referral Reward Program cannot be used in conjunction with other referral reward promotion/ program of the Bank, except the inMotion MONOPOLY Referral Reward Programme.
15. 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.
16. 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 Referrer and Referee.
17. 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.
18. 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.
19. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

#### **B. Terms and Conditions of inMotion MONOPOLY Referral Reward Programme (the "MGM Programme")**

The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive). Terms and conditions apply. For details, please contact our branch staff or visit:

<https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/mgm/mgm-en-25q1.pdf>

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

All Terms and Conditions and Bank Service Fees and Charges related to this application or services will be provided in non-paper based format. You are recommended to download and store all relevant documents for future reference on <https://www.cncbinternational.com/tnc/en/index.jsp> within 3 months, otherwise you may not be able to access or download such version of the documents subsequent to expiration. If you require the paper-based format, please visit any of our branches.

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.