

FPS Time Deposit Offer 10% p.a. for 3-month HKD Time Deposit[^]

[^]Only applicable to customer who currently maintains any account or service with China CITIC Bank International Limited (the "Bank").

Terms and Conditions of Faster Payment System ("FPS") 3-month HKD Time Deposit Offer with 10% p.a. preferential interest rate (the "FPS Time Deposit Offer")

1. Unless otherwise specified by China CITIC Bank International Limited (the "Bank"), the promotion period for the FPS Time Deposit Offer is from 28 June 2020 to 31 August 2020, both dates inclusive ("Promotion Period").
2. To be eligible for the FPS Time Deposit Offer, Existing Customer must fulfill all the below requirements (the "Eligible Customer"):
 - (i) Successfully completes FPS registration via i-banking Services ("i-banking") or mobile application inMotion Services ("inMotion") within the Promotion Period;
 - (ii) Successfully sets the Bank's account as the FPS Default Account within the Promotion Period.

"Existing Customer" means the customer who currently maintains any account or service with China CITIC Bank International Limited (the "Bank").
3. Upon the completion of clause 2 (i) and (ii), the Eligible Customer can set up a 3-month HKD time deposit with maximum deposit amount of HKD10,000 via inMotion.
4. **Eligible Customer must maintain such Bank's account as the FPS Default Account until the time deposit maturity date, otherwise the Bank will reserve the right to charge 0.5% of such time deposit principal amount as the administration fee from Eligible Customer's bank account without prior notice.**
5. The FPS Time Deposit Offer is not applicable to customer who have enjoyed the "FPS 3-month HKD Time Deposit Offer with up to 3.80% p.a. preferential interest rate".
6. The FPS Time Deposit Offer is limited and on first-come-first-served basis. Each Eligible Customer can only enjoy this offer once during the Promotion Period.
7. The FPS Time Deposit Offer interest rate is quoted as of 9 June 2020 for indication only. The Bank reserves the right to amend or revise the interest rate without prior notice. The interest rate will be confirmed by the Bank at the time the time deposit is placed.
8. The FPS Time Deposit Offer cannot be used in conjunction with any other deposit promotion offers.
9. 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.
10. The use of FPS services or other related bank services supported by Faster Payment System, inMotion Services and i-banking Service are subject to relevant terms and conditions. Please refer to the Terms and Conditions for bank services relating to Faster Payment System, Terms and Conditions for inMotion and Terms and Conditions for i-banking Service.
11. 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.
12. 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.
13. In the event of any matter or dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and conclusive.
14. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.