

CNCBI Go Digital Lucky Draw Campaign (“Lucky Draw”) Terms and Conditions

1. Unless otherwise indicated by China CITIC Bank International Limited (the “**Bank**”), the promotion period is from 27 July 2020 to 30 September 2020 (both dates inclusive) (“**Promotion Period**”). This Lucky Draw is subject to applicable Terms and Conditions of the Bank, including the Terms and Conditions for Deposit Accounts, Terms and Conditions for i-banking and Terms and Conditions for inMotion (the “**Promotional Terms and Conditions**”).
2. The Lucky Draw is applicable to customers of the Bank who have fulfilled the requirements listed in Part A and Part B in clause 3 below (“**Eligible Customer**”) during the Promotion Period. Eligible Customer is entitled to participate in the Lucky Draw by earning chances (the “**Lucky Draw Chance**”) to win the prizes.
3. Lucky Draw winners will be randomly drawn from a list of Eligible Customers by a computer system of the Bank (the “**Winners**”) and Winners will be rewarded with the prizes listed in Part A and/or Part B (collectively as “**Lucky Draw Prizes**”).

(A) Part A – HK\$888 Daily Prize (“Daily Prize”) Lucky Draw (“Daily Prize Lucky Draw”)

- a. The Daily Prize includes a total of 528 quotas (equivalent to 8 quotas per calendar day during the Promotion Period). The Lucky Draw Chance(s) earned on each calendar day is/are only for the Daily Prize Lucky Draw of the same calendar day.
- b. Each Eligible Customer can win a Daily Prize ONCE only on each calendar day during the Promotion Period and be a Winner, whilst is eligible for multiple and maximum sixty-six Daily Prizes during the Promotion Period under the Daily Prize Lucky Draw.
- c. Eligible Customer who fulfilled the designated activities / transactions below during Promotion Period (“**Designated Activities / Transactions**”) will be automatically enrolled to the Lucky Draw without further registration. The respective Lucky Draw Chance(s) and maximum entitlement for the Designated Activities / Transactions are as follows:

Designated Activities / Transactions	Number of Lucky Draw Chance(s)	Maximum Entitlement
(I) Register for / Reactive i-banking service (“ PIB ”) <ul style="list-style-type: none"> • Successfully registers for i-banking service; or • There was no successful login to PIB during 27 July 2019 to 26 July 2020 ; AND successfully reactivates PIB by successful login to PIB 	10	1 per Promotion Period
(II) Register / Reactive the Bank’s mobile application - inMotion Services (“ inMotion ”) <ul style="list-style-type: none"> • Successfully registers for inMotion; or • There was no successful login to inMotion 	10	1 per Promotion Period

	during 27 July 2019 to 26 July 2020; AND successfully reactivates inMotion by successful login to inMotion		
(III)	Open Robo 360 Account (via inMotion only) <ul style="list-style-type: none"> • Successfully opens and maintains Robo 360 Account until 30 September 2020 	5	1 per Promotion Period
(IV)	Register as Default Faster Payment System (“FPS”) Receiving Account (via PIB or inMotion) <ul style="list-style-type: none"> • Successfully completes the FPS Addressing Service; AND • Successfully registers for the Bank’s account as the FPS Default Account; AND • Maintains the Bank’s account as the FPS Default Account until 30 September 2020 	5	1 per Promotion Period
(V)	Log in to PIB, inMotion, or inVest <ul style="list-style-type: none"> • Successfully logs in to PIB, inMotion, or inVest 	1	1 per calendar day
(VI)	Buy/Sell Foreign Currency - FX (via inMotion Only) <ul style="list-style-type: none"> • Successfully conducts FX BUY/SELL transactions (conversion of Hong Kong Dollar into foreign currency AND/OR conversion of foreign currency into Hong Kong Dollar) 	1	1 per calendar day
(VII)	Buy/Sell Securities (via PIB, inMotion, or inVest) <ul style="list-style-type: none"> • Successfully executes a Buy/Sell Securities transaction (Hong Kong Stocks, China A-shares or U.S. Stocks) 	1	1 per calendar day
(VIII)	Make a Bill Payment (via PIB or inMotion) <ul style="list-style-type: none"> • Successfully sets up and executes a new bill payment instruction using the Bank’s account or credit card to pay bill(s) and/or tax(es) 	1	1 per calendar day

All relevant Designated Activities / Transactions, based on the transaction date according to the Bank's record in Hong Kong Time, must be conducted and completed during the Promotion Period.

- d. The Daily Prize Lucky Draw result will be announced on the Bank's website at www.cncbinternational.com according to the below schedule:

Daily Prize Lucky Draw Winners		Result Announcement Date (on or before)
From	To	
27 July 2020	31 July 2020	21 August 2020
1 August 2020	15 August 2020	31 August 2020
16 August 2020	31 August 2020	15 September 2020
1 September 2020	15 September 2020	30 September 2020
16 September 2020	30 September 2020	31 October 2020

(B) Part B – HK\$88,888 Grand Prize (“Grand Prize”) Lucky Draw (“Grand Prize Lucky Draw”)

- a. All Eligible Customers in Part A are automatically enrolled for the Grand Prize Lucky Draw (1 quota).
 - b. Eligible Customers' Lucky Draw Chances acquired in Part A will be used for the Grand Prize Lucky Draw.
 - c. Daily Prize Winners are also eligible for the Grand Prize Lucky Draw.
 - d. The Grand Prize Lucky Draw will be held on or before 31 October 2020 and the result will also be announced on the Bank's website at www.cncbinternational.com on or before 31 October 2020.
4. The Bank has the sole and absolute authority in determining if Eligible Customer's Designated Activities / Transactions are successful and eligible for the purpose of this Lucky Draw.
 5. The Lucky Draw Prizes will be credited to the Winners' HKD deposit account of the Bank **on or before 30 November 2020** without prior notice.
 6. Winner must hold a valid i-banking account AND a valid HKD deposit account of the Bank on the date when the Lucky Draw Prize(s) is/are credited, otherwise, the Lucky Draw Prize(s) shall be forfeited absolutely and shall not be paid to the Winner through any other means.
 7. No part of this Lucky Draw Prize is transferable, exchangeable, returnable or redeemable for cash.
 8. The Lucky Draw is not applicable to the Bank's staff.
 9. Customers who participate in the Lucky Draw is voluntary and the Bank shall not be responsible for any disputes or liabilities arising from or caused by the Lucky Draw or the Lucky Draw Prizes. The Bank shall not be responsible for any related obligations or costs incurred by participating in the Lucky Draw.
 10. Customers who participate in the Lucky Draw represents the customer's understanding of, acceptance and willingness to comply with these Promotional Terms and Conditions for the

Lucky Draw and Lucky Draw Prizes. In case of any breach of these Promotional Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the sole right to immediately cancel the customer's entitlement to the Lucky Draw Prize and pursue any violations without prior notice.

11. The Bank reserves the right to delete, replace, supplement or amend any of these Promotional 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 to this Lucky Draw, the decision of the Bank shall be final and conclusive.
12. 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 their 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.
13. These Promotional 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.
14. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

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 promotion alone.

Risk Disclosure Statements for Foreign Exchange

Foreign currency investments 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. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Risk Disclosure Statements for 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 non-local 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.

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.

Risk Disclosure Statements specific to Robo 360 Advisory Services

(1) Investment Risks: There can be no guarantee that the Selected Portfolio will produce the desired pre-defined investment objectives, strategies and/or themes (as applicable) or results. In addition, there is no guarantee that a strategy based on historical information will produce the desired pre-defined investment objectives, strategies and/or themes (as applicable) or results in the future, and if market dynamics change, the effectiveness of the strategy may be limited. (2) Market Risks: The price of Securities may move up or down, or Securities may become valueless due to adverse market conditions, suspension of stocks from trading, termination of funds, etc. The Securities in which a Selected Portfolio seeks investment exposure can perform differently from each other at any given time (as well as over the long term). Any fluctuations in value of one or more Securities comprising the Selected Portfolio could affect the overall value of the Selected Portfolio. In the worst-case scenario, the Securities comprising the Selected Portfolio could

become valueless. This will also affect the ability of the Selected Portfolio to meet the desired pre-defined investment objectives, strategies and/or themes (as applicable) or results, and the Selected Portfolio may become no longer suitable for me/us. (3) Rebalancing Risks: In order to achieve the pre-defined investment objectives, strategies and/or themes (as applicable) of a Selected Portfolio, the Selected Portfolio will be subject to review, and if necessary, Rebalancing or adjustments of the composition and/or weighting of the Securities or asset classes. Whilst the Bank may provide Rebalancing Alerts as it may determine appropriate after its review or upon occurrence of specific events, the Bank will not execute any Rebalancing Instruction automatically. If I/we do not provide Rebalancing Instructions to the Bank or there is any delay in providing such Rebalancing Instructions, the Selected Portfolio may become no longer suitable for me/us and I/we shall bear such consequences. When I/we receive Rebalancing Alerts, I/we shall take into consideration such implications and make my/our own risk assessment, seek professional advice where necessary and make my/our own decision. Also, I/we shall inform the Bank promptly if there are any changes to my/our information provided to the Bank (including the information provided in my/our Investor Risk Analysis forms), and I/we agree that the Bank shall not be liable or responsible for any losses that result or arise from my/our failure or delay in providing correct, accurate or up-to-date information. When the Bank process my/our Rebalancing Instruction, whilst the intention is to keep the market value of the Selected Portfolio unchanged by having estimated proceeds from selling and buying Securities largely the same, the actual execution can deviate from the intention. This can result in an increase or decrease of market value of the Selected Portfolio. Where the actual sales proceeds are insufficient to fund the purchase of Securities, additional funding will be required from me/us. If I/we fail to provide additional funding, some or all of the Securities may not be purchased. The purchase of Securities will take place as soon as possible after the sale of Securities has been processed. It may be possible that market conditions have changed when the purchase of Securities takes place. (4) Partial Execution Risks: Due to market conditions, suspension of trades, drastic movements of prices, temporary suspension of Robo 360 Advisory Services, etc., it may be possible that the Bank cannot fully execute an instruction to purchase or sell all the Securities comprising a Selected Portfolio. In such a case, I/we may only have a partially executed Selected Portfolio which may not achieve the pre-defined investment objectives, strategies and/or themes (as applicable) set for such Selected Portfolio, and my/our holding of Securities comprising the partially executed Selected Portfolio may not be suitable for me/us. I/We shall take into consideration such implications and make my/our own risk assessment and seek professional advice, where necessary. (5) Termination/Suspension of Robo 360 Advisory Services: The Bank has the sole and absolute discretion to terminate or suspend the Robo 360 Advisory Services. If the Robo 360 Advisory Services are terminated or suspended, upon termination or during the period of suspension, the Bank will not be obliged to provide any Robo 360 Advisory Services (including the provision of any Selected Portfolio on the Platform, provision of any Rebalancing Alerts, and receiving, processing or executing any instructions in relation to any Selected Portfolio). Also, after I/we dispose of the entire Selected Portfolio, the Bank will not, and shall be released from any obligation to, provide further Rebalancing Alert to me/us in respect of such Selected Portfolio. I/We understand and agree with the risks and consequences that arise there from, including that the Selected Portfolios may no longer be suitable for me/us and may not achieve or maintain the pre-defined investment objectives, strategies and/or themes (as applicable) of such Selected Portfolio. (6) Regulatory Risks: If my/our holding of Securities comprising the Selected Portfolio may result in any actual or potential non-compliance with any Applicable Regulations, subject to Applicable Regulations, the

Bank may sell any of my/our Securities, which will result in the Selected Portfolio no longer achieving the pre-defined investment objectives, strategies and/or themes (as applicable) of such Selected Portfolio. In such a case, the Selected Portfolio may no longer be suitable for me/us. (7) Investment Strategy Risks: I/We understand that the investment strategy risk of the Selected Portfolio generated by the Platform may vary according to my/our risk profile. The more aggressive my/our risk profile is, the more likely the Selected Portfolio will contain larger weights in riskier Securities or classes of Securities. (8) Diversification Risks: Depending on market conditions, there may be times where diversified Portfolios perform worse than less diversified Portfolios. (9) Performance Risks and Limitation of Historical Data: I/We acknowledge and agree that the information provided on the Platform may include performance data and statistics, which are derived based on historical data and methodologies which are formulated based on various assumptions. I/We understand that there are limitations on such performance information displayed on the Platform (including that past performance is not an indicator of future performance, and there could be deviations from the actual performance results). The Bank does not provide any assurance or guarantee on the performance of any Securities or Portfolios. (10) Model Risks: Portfolios construction and rebalancing are generated by a model-driven process according to the portfolio construction and methodologies set out by the Bank. The model is algorithm- and rule-based instead of attempting to recommend position taking with respect to the direction of markets. The performance of the Selected Portfolio is highly dependent on the performance of the individual underlying Securities. There is no assurance that the portfolio construction and methodologies will be successful and that the investment objectives, strategies and or themes of the Portfolio will be achieved.

This promotion material does not itself constitute any offer of, or invitation by or on behalf of China CITIC Bank International Limited (the "Bank") to any person to purchase or sell or acquire or invest in any investment products.

The Bank is an authorized institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

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Investment involves risk.