

General Terms and Conditions

1. China CITIC Bank International Limited (the “Bank”) reserves the right to amend, suspend, cancel or terminate these Promotional Terms and Conditions at any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
2. 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.
3. 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 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.
4. 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.
5. 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 of 2026 (Jul-Dec) Currency-Linked Deposit Extra Coupon Offer (“CLD Offer”)

1. The promotion period is from 2 July 2026 to 31 December 2026 (both dates inclusive) (the “Promotion Period”).
2. The “CLD Offer” is applicable to customers who hold a valid One Account (“Eligible Customers”) with the Bank, and not subscribing any CLD transaction along Jan to June 2026. Business Banking and Private Banking Customers are excluded.
3. Eligible Customers who successfully subscribe CLD through designated channels (as described below) during the Promotion Period can enjoy an Extra Coupon as follows:

Eligible CLD transactions and designated channels	Extra Coupon Rate	Maximum Extra Coupon Amount per month	Maximum Total Extra Coupon Amount (Full Period)
• Subscription via inMotion mobile app; OR • Subscription via Direct Banking service	2% p.a.	Up to HK\$200	Up to HK\$1,200

4. Calculation method and currency conversion
The Extra Coupon is in the form of cash rebate and calculated by the following formula:
 - Formula: $\text{Deposit Amount} \times 2\% \text{ p.a.} \times (\text{Actual Days} / \text{Days in Year})$
 - Day Count Convention: 365 days for HKD or GBP; 360 days for all other currencies.
Example: For a 92-day CLD with HKD as deposit currency, the Extra Coupon is: $\text{Deposit Amount} \times 2\% \times (92/365)$.
5. Transactions conducted via One Account with account suffixes 90, 91, or 98 are not eligible for this promotion.
6. The eligible CLD transaction is calculated on a "per-customer basis". If the customer has two or more One Account, eligible transactions across all accounts will be combined. For joint accounts, transactions will be attributed to the primary account holder only.

7. If Eligible Transactions amount is denominated in currencies other than HKD, the Bank will calculate the Eligible Transaction amount by converting into HKD based on relevant prevailing foreign exchange rates determined.

8. The Bank will credit the Extra Coupon Amount into Eligible Customers' saving or current account by following:

-Rebate of eligible CLD transactions conducted along 2 July 2026 to 30 September 2026, will be credited by 30 November 2026

-Rebate of eligible CLD transactions conducted along 1 October 2026 to 31 December 2026, will be credited by 28 February 2027

The Bank will credit the Extra Coupon Amount to Eligible Customers' settlement account according to following sequence as determined by the Bank:

i. Saving account (non-WMC) ii. Current account (non-WMC); and iii Saving account under WMC.

If the customer does not have any sole name account with the Bank, the rebate will be credit 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. The relevant account must be valid and in good condition when the Extra Coupon Amount is deposited, otherwise the Extra Coupon Amount will be cancelled. If the account status is abnormal and lead to the Bank fails to deposit the Extra Coupon Amount successfully, the Bank reserves the right to deny the credit of the Extra Coupon Amount without prior notice, and will not issue the Extra Coupon Amount to any other account for any reason and in any form.

9. The eligible transaction date and time are subject to the Bank's internal records. In the event of any dispute, the Bank's records shall be final and prevailing.

10. The Offer cannot be used in conjunction with other promotional offers related to Currency Linked Deposit.

Important Note:

Currency Linked Deposit is structured product 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 material alone.

Risk Disclosure Statements for Currency Linked Deposit

(1) CLD is NOT equivalent to time deposit. It is NOT protected by the Deposit Protection Scheme in Hong Kong.

(2) Investing in CLD is not the same as buying the Linked Currency directly. During the Deposit Period, you have no rights in the Linked Currency, and movements in the exchange rate of the Linked Currency may not lead to any corresponding change in your return on CLD.

(3) CLD involves risks, including but not limited to derivatives risk, market risk, liquidity risk, credit risk of the Bank, currency risk, risks relating to Renminbi and risks of early termination by the Bank.

(4) The maximum potential gain is limited.

(5) CLD is NOT principal protected and you could lose all of your deposit amount.

(6) Currency-Linked Deposit is not covered by the Hong Kong Investor Compensation Fund.

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institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority. This promotion material has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong. No part of this document may be reproduced or transmitted in any form or by any means without the prior written permission of the Bank.

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.

一般條款及細則

1. 有中信銀行(國際)有限公司(「本行」)保留權利隨時更改、暫停、取消或終止以下優惠及更改本推廣條款及細則，而不作另行通知。本行亦恕不承擔任何有關優惠或條款更改或終止所引起的責任。
2. 如本推廣活動有任何爭議，本行保留最終之決定權。
3. 除此等推廣條款及細則另有明文訂明外，此等推廣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)的規定強制執行此等推廣條款及細則的條款或享有其利益。倘此等推廣條款及細則的任何條文明確賦予任何協力廠商權力根據《合約(第三者權利)條例》執行此等推廣條款及細則任何條款，則協議訂約方保留權利可在毋須該協力廠商同意的情況下修改該條款或此等推廣條款及細則任何其他條款。
4. 本條款及細則須受香港特別行政區法律管轄，及受有關規定監管。任何由此產生或與之相關的爭議應提交至香港特別行政區法院處理。
5. 本推廣條款及細則之中、英文版本如有不同，一概以英文版本為準。

有關「2026年(7月至12月)高息貨幣聯繫存款額外現金紅利優惠」(「高息貨幣聯繫存款優惠」)之條款及細則:

1. 推廣期由2026年7月2日至12月31日(包括首尾兩日)(「推廣期」)。
2. 「高息貨幣聯繫存款優惠」適用於持有本行有效1戶通戶口以及於2026年1月至6月期間未曾認購過高息貨幣聯繫存款之客戶(「合資格客戶」)。商業銀行及私人銀行客戶不包括在內。
3. 合資格客戶於推廣期內透過指定渠道(如下所示)成功向本行認購「高息貨幣聯繫存款」，可享以下額外紅利:

合資格之高息貨幣聯繫存款交易及指定渠道	額外現金紅利	額外紅利金額按月上限	額外紅利金額[整期]上限
• 透過 inMotion 流動應用程式認購；或 • 透過直通理財服務認購	年利率 2%	最高獲港幣 200	最高獲港幣 1200

4. 計算方法及貨幣兌換
額外紅利會以現金回贈形式計算，計算方式如下：
 - 計算方式：存款金額 × 每年 2% × (實際天數 / 全年天數)
 - 計息天數：港幣或英鎊為 365 日；其他貨幣為 360 日。
例子：以 92 天港幣作存款貨幣的高息貨幣聯繫存款為例，額外現金紅利為：存款金額 × 2% × (92/365)。
5. 任何由戶口號碼結尾為 90、91 及 98 之 1 戶通戶口的合資格投資產品申購 / 交易金額將不被視為合資格交易金額。
6. 合資格交易金額按每名合資格客戶計算。如合資格客戶持有多於一個 1 戶通戶口，所有 1 戶通戶口的合資格交易金額將作合併計算。如 1 戶通戶口為聯名戶口，則會被視為基本戶口持有人的合資格交易金額。
7. 如合資格交易金額以非港元貨幣計值，本行將按由本行釐定之有關現行匯率兌換至等值港元以計算合資格交易金額。

8. 銀行將於以下日期或之前，將現金回贈存入合資格客戶的儲蓄或往來戶口：

-於 2026 年 7 月 2 日至 2026 年 9 月 30 日期間進行的合資格高息貨幣聯繫存款交易，其回贈將於 2026 年 11 月 30 日或之前存入賬戶。

-於 2026 年 10 月 1 日至 2026 年 12 月 31 日期間進行的合資格高息貨幣聯繫存款交易，其回贈將於 2027 年 2 月 28 日或之前存入賬戶。

銀行依下列順序將額外紅利存入客戶的結算戶口，此順序由本行全權酌情決定：i. 儲蓄戶口（非理財通）；ii. 往來戶口（非理財通）；iii. 理財通儲蓄戶口。如客戶於本行沒有個人戶口，回贈將依上述順序存入其聯名戶口。如合資格客戶擁有多個相同類別的戶口（例如 2 個儲蓄戶口（非理財通）），本行將酌情將回贈存入最近開立的戶口。相關戶口必須於存入額外紅利時仍然有效及狀態正常，否則客戶之額外紅利將被取消。如果戶口狀態異常以致本行未能成功存入額外紅利，本行保留不給予額外紅利的權利恕不另行通知，也不會以任何理由及任何形式將額外紅利發放之任何其他賬戶。

9. 合資格之高息貨幣聯繫存款交易日期及時間以本行之紀錄為準。如有任何爭議，均以本行之紀錄為最終依據。

10. 這項優惠不可與其他高息貨幣聯繫存款相關的推廣優惠同時使用。

重要提示

高息貨幣聯繫存款乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該產品，除非仲介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。閣下不應只單憑本推廣資料而作出投資決定。

有關高息貨幣聯繫存款之風險披露聲明：

- (1) 高息貨幣聯繫存款並不同定期存款，並不受香港的存款保障計劃所保障。
- (2) 投資於高息貨幣聯繫存款有別於直接買入聯繫貨幣。於存款期內，客戶並不享有聯繫貨幣的權利。聯繫貨幣於存款期內的匯率變動未必會導致客戶在高息貨幣聯繫存款的回報出現任何相應的變化。
- (3) 高息貨幣聯繫存款涉及風險，包括但不限於衍生工具風險、市場風險、流動性風險、銀行的信貸風險、貨幣風險、有關人民幣的風險及銀行提早終止的風險。
- (4) 最高潛在收益有限。
- (5) 高息貨幣聯繫存款並不保本，閣下可能損失全部存款金額。
- (6) 高息貨幣聯繫存款並不受香港投資者賠償基金所保障。

以上所載資料並不構成向任何人發出的購買或投資於本文所述之任何產品的要約或招攬。本行是根據銀行業條例之認可機構，亦受香港金融管理局規管。本文件是由本行刊發，內容並未經香港的證監會或其他監管機構審核。在事前未得本行以書面方式表示批准的情況下，不得以任何方式或以任何途徑複製或傳送本文件各部分。

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。