General Terms and Conditions:

1. China CITIC Bank International Limited (the "Bank") reserves the right to amend, suspend, cancel or terminate this promotion 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.
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 this 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.
4. This 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.

inMotion Exclusive USD Rate Offer (the "Promotion")

1. The promotion period is from 1 Aug 2026 to 30 Sep 2026, both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to General, CITIC*first* and CITIC*diamond* personal customers of the Bank who have not conducted any FX transactions with the Bank during 1 Aug 2025 to 31 Jul 2026 (“Eligible Customer”).
3. During the Promotion Period, Eligible Customer who have completed FX market order or limit order from HKD to USD via the mobile application inMotion Service (“inMotion”) of the Bank (“Eligible FX Transactions”) will be entitled to a cash rebate (“Cash Rebate”).
4. Customers will first execute the Eligible FX Transactions at the FX rate displayed on inMotion (“Transaction Rate”), the Cash Rebate will be calculated according to the following formula:

When Transaction Rate > 7.75

Cash Rebate (in HKD) = (Transaction Rate - 7.75) x Eligible FX Transaction Amount(in USD)

When Transaction Rate <=7.75

Cash Rebate (in HKD) = 0*

*If the HKD/USD Transaction Rate is less than or equal to 7.75, Eligible Customer exchange HKD to USD at Transaction Rate. No Cash Rewards will be payable to Eligible Customer.

<u>Illustrative Example</u>

An eligible CITIC*diamond* customer participates in the Promotion as follows:

Date	Customer Actions	USD/ HKD Transaction Rate	Cash Rebate
13 Aug 2026	Exchanges HKD to USD5,000	7.80	(7.80 - 7.75) x USD5,000 = HKD250
16 Sep 2026	Exchanges HKD to USD3,000	7.70	0
20 Sep 2026	Exchanges HKD to USD8,000	7.85	(7.85 - 7.75) x USD8,000 = HKD800

Cash Rebate from Eligible FX Transactions = HKD250 + HKD800 = HKD1,050 Final Cash Rebate = HKD1,000 (Maximum Cash Rebate)

5. The maximum Cash Rebate for each customer segment is as follows:

Customer Segment	Maximum Cash Rebate
General Customer	HKD200
CITIC*first*	HKD500
CITIC*diamond*	HKD1,000

6. Cash Rebate from all Eligible FX Transactions will be accumulated until the maximum cash rebate cap is reached.
7. Eligible FX Transactions amount will be accumulated on a "per-customer basis". Eligible FX Transactions under joint name accounts will be regarded as transactions from customers who login the bank account (can be any joint account holders).
8. The following foreign exchange transactions will not be considered as Eligible FX Transactions:
   I. Any foreign exchange transactions not conducted by personal accounts.
   II. Any FX transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance.
   III. FX limit order instruction with the status "Processing", "Expired", "Cancelled" or "Failed".
   IV. Any FX transactions that have enjoyed FX time deposit offer
9. The Bank will credit the Cash Rebate into the Eligible Customer's saving or current account by 31 December 2026. Such account must be valid at the time when the Cash Rebate is credited, otherwise the credit of the Cash Rebate will be forfeited. If the account status changes or account status is abnormal and the Bank fails to deposit the Cash Rebate successfully, the Bank reserves the right not to fulfill the Cash Rebate, without prior notice, and no Cash Rebate will be credited to any other account or through any other means.
10. Eligible Customer should still maintain the General Customer / CITICdiamond/ CITICfirst status until the Cash Rebate is credited, which will be made by 31 December 2026. Upgraded customers remain eligible for their original segment's rebate cap along the promotion period.
11. Each Eligible Customer is entitled to the Promotion once during the Promotion Period.
12. This Promotion cannot be used in conjunction with other promotional offers related to foreign exchange.
13. The Bank reserves the right to amend, suspend or terminate the Promotion and to revise these Terms and Conditions at any time. In the event of any dispute, the Bank reserves the right of final decision.

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.

Risk Disclosure Statements for Foreign Exchange

Foreign exchange is 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. RMB is not freely convertible at present and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.