Terms and Conditions of inMotion Foreign Exchange Level-Up Cash Rebates Promotion (Nov2026 to Jan 2027) (the "Promotion")

General Terms and Conditions

1. Unless otherwise specified, if customer participates in the Promotion provided by China CITIC Bank International Limited (the "**Bank**"), customer agrees that the Promotion is subject to these Terms and Conditions including "General Terms and Conditions", Terms and Conditions of inMotion Foreign Exchange Level-Up Reward Promotion, Terms and Conditions of "inMotion Service", Terms and Conditions of inMotion "Rewards Go!" Program" and such other terms as may be agreed between the Bank and customer in relation thereto.

2. 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.

3. 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.

4. 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.

5. 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.

6. 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 inMotion Foreign Exchange Level-Up Reward Promotion (the "Promotion")

1. The promotion period is from 16 Nov 2026 to 9 January 2027(both dates inclusive) (the "**Promotion Period**").

2. The Promotion is applicable to customers of the Bank who receive and register the inMotion Foreign Exchange Level-Up Reward Promotion via inMotion "Rewards Go!" ("**FX Mission**") during the designated period announced on inMotion "Rewards Go!" ("**Eligible Customers**"). The Bank has the sole and absolute discretion to determine a customer's eligibility for the FX Mission. Registration is on a first-come-first-served basis and subject to a quota determined by the Bank. Once the quota is full, the FX Mission will be displayed as "Quota Full" and will no longer be available for registration.

3. Eligible Customers who have completed FX market order or limit order from any currency to the designated currency via inMotion of the Bank and reached the designated transaction amount ("**Eligible FX Transactions**") during the Promotion period will be entitled to the cash Rebates ("**Cash Rebates**"). Eligible customers should refer to the FX Mission for the latest designated transaction amount requirement and Cash Rebates details. Eligible FX transactions will be updated in the progress bar within 1-3 business day.

4. Designated currency includes: GBP, JPY, EUR and AUD.

5. Eligible Customer need to collect the entitled Cash Rebates via FX Mission during the designated Cash Rebates Collection Period as announced on the FX Mission. The Cash Rebates Collection Period is defined as within 90 calendar days counting from the day after the promotion expiry date.

6. Transactions with below status will not be considered Eligible FX Transactions:

i. Any FX transactions that have enjoyed FX time deposit offer (for FX time deposit offer details, please refer to https://www.cncbinternational.com/personal/promotions/integrated-investment/fx/en/index.html)
ii. FX limit order instruction with the status “Processing”, ”Expires”, ”Cancelled “ or “ Failed”.
iii. Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts.
iv. Any FX transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance.

7. If Eligible Customers conducted both buy and sell transactions of same designated currency on same transaction date, the sell transaction amounts will be deducted from the Eligible FX Transactions amount. i.e. customer exchange HKD to GBP 2,000 and sell GBP 1,000 back to HKD at the same transaction day, Eligible FX Transactions amount will be GBP 1,000.

8. 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).

9. If Eligible FX 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.

10. Upon an expiry of the Cash Rebates Collection Period, any uncollected Cash Rebates will not be reissued and deemed to be forfeited.

11. Cash Rebates will be credited to Eligible Customer’s HKD sole name account of the Bank in the following sequence as determined by the Bank in our sole and absolute discretion within 14 working days without prior notice: i. Savings account; ii. Current account; iii. Credit card account. Eligible Customer must continue to maintain a valid i-banking account AND account mentioned in this clause in good standing at the time the Rebates is credited. If the account status changes or account status is abnormal and the Bank fails to deposit the Cash Rebates successfully, the Bank reserves the right not to fulfill the Cash Rebates, without prior notice, and no Cash Rebates will be credited to any other account or through any other means.

12. The Promotion cannot be used in conjunction with other promotional offers related to foreign exchange.

13. During the Promotion Period, each Eligible Customer may enjoy the Cash Rebates more than once.

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.