

General Terms and Conditions:

1. Unless otherwise indicated, each of the promotions under these Promotional Terms and Conditions is applicable only to customers holding One Account of China CITIC Bank International Limited (the "Bank") who have successfully executed the eligible transaction (s) during the period from 1 July 2026 to 30 September 2026, both dates inclusive ("Promotion Period") (the "Customers").
2. Customers must maintain the One Account, current or savings account with the Bank at the time when the brokerage commission or cash rebate / reward are credited.
3. Customer's One Account opening date and time will be subjected to the Bank's system record.
4. 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.
5. Each of the banking products or services set out in these terms and conditions is subject to their own terms and conditions, relevant eligibility, and process of the subscription. For further details, please refer to branch staff for assistance.
6. 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.
7. 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.
8. 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.
9. 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 specific to "Investment Products Extra Coupon Offer" ("Extra Coupon Offer" or "Offer"):

1. The Extra Coupon Offer is applicable to CITIC*diamond* and CITIC*first* customers who have not conducted any Designated Investment Products transaction with the Bank during 1 July 2025 to 30 June 2026. The Extra Coupon Offer is not applicable to general customers and corporate customers of the Bank. ("Eligible Customers").
2. The Extra Coupon Offer is applicable to designated Investment Products, including Equity-Linked Investments ("ELI"), Structured Notes ("SN", also known as Private Placement Note, "PPN"), Bond (exclude Retail Bonds) and Certificates of Deposits ("CD") ("Designated Investment Products").
3. Eligible Customers who successfully reach the minimum transaction amount via designated channel shown in table below ("Designated Channel") of Designated Investment Product(s) with the Bank within the Promotion Period ("Eligible Transaction Amount") can enjoy an extra coupon as follow:

Designated Investment Product	Designated Channel	Minimum Transaction Amount (HK\$)	Extra Coupon	Maximum Extra Coupon Amount (HK\$)	
Product Type				CITIC <i>first</i>	CITIC <i>diamond</i>
ELI Subscription	inMotion	100,000	1-month coupon at 8.88%p.a.	10,000	20,000
ELI Subscription	Branch or Phone Banking (Manned)	500,000	1-month coupon at 5.88%p.a.	10,000	20,000
SN Subscription				10,000	20,000
Bond Buy or Sell Transaction (exclude Retail Bonds)				10,000	20,000
CD Subscription				10,000	20,000

- The Eligible Transaction Amount is calculated on a "per-customer basis". If the Eligible Customer has two or more One Account, all the Eligible Transaction Amount of the One Account will be combined for calculation. If the One Account is a joint account, the Eligible Transaction Amount will be calculated for primary account holder only.
- Any subscription/ purchase/ transaction amount of Eligible Investment Products conducted by One Account with account suffix 80, 90, 91 and 98 will not be regarded as Eligible Transaction Amount
- If Designated Investment Products are denominated in currencies other than HKD, the subscription amount of Designated Investment Products will be converted into HKD based on relevant prevailing foreign exchange rates at the trade date determined by the Bank to calculate the Extra Coupon Amount. Eligible Customers will be entitled to the Extra Coupon Amount as described below:

Example 1: Denominated in HK\$

Eligible CITIC*first* customer successfully subscribed an ELI with HK\$100,000 via inMotion, within the Promotion Period:

Extra Coupon Amount = HK\$100,000 x 8.88%÷12 = HK\$740

In addition, same customer successfully subscribed two ELI with HK\$200,000 and HK\$400,000 respectively, within the Promotion Period:

Given the total subscription amount of the two ELI is over the minimum of HK\$500,000, which the subscriptions are eligible to enjoy Extra Coupon Amount, therefore,

Extra Coupon Amount = (HK\$200,000 + HK\$400,000) x 5.88%÷12 = HK\$2,940

Hence, this Eligible Customer is entitled for a total of Extra Coupon amount HK\$3,680 (HK\$740 + HK\$2,940) .

Example 2: Denominated in other currencies

Eligible CITIC*diamond* successfully subscribed one SN and one Bond with US\$ 1,000,000 respectively within the Promotion Period:

(assume the FX Rate of USD/HKD is 7.8 on Trade Date)

- a) SN = $\text{US\$1,000,000} \times 5.88\% \div 12 = \text{US\$4,900} = \text{HK\$38,220}$. As the Extra Coupon Amount exceeded maximum cap for SN, the actual Extra Coupon Amount for SN can be enjoyed is HK\$20,000.
- b) Bond = $\text{US\$1,000,000} \times 5.88\% \div 12 = \text{US\$4,900} = \text{HK\$38,220}$. As the Extra Coupon Amount exceeded maximum cap for Bond, the actual Extra Coupon Amount for Bond can be enjoyed is HK\$20,000

The total Extra Coupon Amount can be enjoyed is HK\$20,000(SN) + HK\$20,000 (Bond) = HK\$40,000

The above illustrative examples are hypothetical and provided for illustration purpose on the Extra Coupon Amount only. For the actual terms of the products, including but not limited to, the rate, tenor and features, please refer to the terms and conditions set out in the relevant offering and sales documents. The Bank is not making any representations or warranties of future movements of the exchange rates or products in providing the illustrative examples. They do not represent all possible gain or loss outcomes or describe all possible factors that may affect the final product payout. The illustrative examples are for reference only and please do not rely on them when making an investment decision.

- 7. The Bank will credit the Extra Coupon Amount to Eligible Customers' settlement account according to following sequence as determined by the Bank in our sole and absolute discretion by 31 December 2026: 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. Customer should maintain such account and CITIC*diamond* / CITIC*first* status at the time when the Extra Coupon Amount is credited, otherwise the credit of the Extra Coupon Amount will be forfeited. 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.

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 document alone.

Besides the risk factors set out below, you should read and understand all the risk factors set out in the offering document(s) before entering into any transactions.

Risk Disclosure Statements for Equity-Linked Investments (“ELI”)

(1) Equity-linked Investment (ELI) is a structured product and complex investment products involving derivatives. You should exercise caution in relation to this product. (2) ELI is not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (3) ELI is NOT principal protected and is NOT secured by any asset or collateral. In the worst case scenario, you could lose all of your investment. (4) The maximum potential gain may be limited. It is possible that you may not receive any potential distribution amount for the entire scheduled tenor of this product. You may, at settlement, receive physical delivery of reference asset(s). (5) Investing in ELI is not the same as investing in the reference assets. During the investment period, you have no rights in the reference asset(s). Changes in the market price of the reference asset may not lead to a corresponding change in the market value of, or your potential payout of the product. (6) If you invest in ELI, they are relying upon the creditworthiness of the issuer and, as the case may be, the guarantor and no other person. You may get nothing back if the issuer and/or the guarantor becomes insolvent or defaults in performing its obligations in relation to the product. (7) ELI involves risks, including but not limited to re-investment risk, risks of early termination, limited market making arrangements, conflict of interest, market risk, liquidity risk, currency/exchange rate risk and risks relating to Renminbi. (8) The price or value of the ELIs may move up or down, and may even become valueless. It is as likely that losses will be incurred rather than profit made as a result of subscribing for, buying and selling the ELIs. Past performance is not indicative of future performance. (9) If the ELI is linked to US underlyings, you should also take note on the relevant risks, such as risks relating to difference in trading days and hours and their implications, taxation risks and certain information about the linked stocks may be available in English only. (10) Before making any investment decision, you should read and understand the relevant offering documents for details and the risks involved and carefully consider your financial situation, investment experience and investment objectives. You should seek independent professional advice if needed. (11) ELI is unlisted and not covered by the Hong Kong Investor Compensation Fund. (12) SFC authorization is not a recommendation or endorsement of a product nor does it guarantee the commercial merits of a product or its performance. (13) Limited market making arrangements are available and you may suffer a loss if you sell your ELIs before expiry - ELIs are designed to be held until expiry. If you try to sell your ELIs before expiry, the amount you receive for each ELI may be substantially less than your original investment amount. (14) Potential and actual conflicts of interest may arise from the different roles played by the issuer and its subsidiaries and affiliates in connection with the Product, which may be adverse to your interest in the Product.

Risk Disclosure Statement for Structured Notes (“SN”, also known as Private Placement Note, “PPN”)

(1) Structured Notes (SN) are a structured products and complex investment products involving derivatives. You should exercise caution in relation to this product and seek independent professional advice when necessary before making investment decisions. (2) SN is unauthorized by any regulatory authority in Hong Kong. Relevant offering documents have not been reviewed by the SFC and you are advised to exercise caution on this product. (3) SN is only available to professional investors. (4) SN is not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (5) SN is NOT principal protected and is NOT secured by any asset or collateral. In the worst case scenario, you could lose all of your investment. (6) If you invest in SN, they are relying upon the creditworthiness of the issuer and, as the case may be, the guarantor and no other person. Investors may get nothing back if the issuer and/or the guarantor becomes insolvent or defaults in performing its obligations in relation to the product. (7) Limited market making arrangements are available and you may suffer a loss if you sell your SNs before expiry - SNs are designed to be held until expiry. If you try to sell your SNs before expiry, the amount you receive for each SN may be substantially less than your original investment amount. (8) Before making any investment decision, you should read and understand the relevant offering documents for details and the

risks involved and carefully consider your financial situation, investment experience and investment objectives. You should seek independent professional advice if needed. (9) SN is unlisted and not covered by the Investor Compensation Fund. (10) The maximum potential gain may be limited. It is possible that you may not receive any potential distribution amount for the entire scheduled tenor of this product. You may, at settlement, receive physical delivery of reference asset(s). (11) Investing in SN is not the same as investing in the reference assets. During the investment period, you have no rights in the reference asset(s). Changes in the market price of the reference asset may not lead to a corresponding change in the market value of, or your potential payout of the product. (12) Potential and actual conflicts of interest may arise from the different roles played by the issuer and its subsidiaries and affiliates in connection with the Product, which may be adverse to your interest in the Product. (13) SN involves risks, including but not limited to, liquidity risk, market risk, exposure to market price movements in case of physical delivery of underlying stock, currency/exchange rate risk, risks relating to RMB, discretion of the calculation agent, potential conflict of interest, settlement disruption, early termination/redemption, hedging risk, no claim against any reference item and extraordinary events. (14) The price or value of the SN may move up or down, and may even become valueless. It is as likely that losses will be incurred rather than profit made as a result of subscribing for, buying and selling the SN. Past performance is not indicative of future performance.

Risk Disclosure Statement for Bond / CD

Key Risk Factors

(1) Default and Credit risk - It is the obligation of issuer or Guarantor to meet their payment obligations on the interest and principal. If the issuer and/or the Guarantor become insolvent or default on their obligation, you may not receive any repayment of your principal amount or any other payments due to you under the terms of the product. (2) Credit rating related risk - The credit ratings assigned by credit rating agencies are heavily weighted by past performances and do not Guarantee the creditworthiness of the product, the Issuer and/or the Guarantor. Downgrades in credit rating may adversely affect Issuer's ability for refinancing and the market price of the product. (3) Interest rate risk - The product is subject to interest rate fluctuations. The price of the product will normally fall when interest rate rises. Longer-term bonds / certificate of deposits are generally more sensitive to interest rate changes. (4) Exchange rate risk - The product may be subject to exchange rate risk. There may be a loss when convert payments made on the product into your local currency. (5) Liquidity risk - The liquidity of the product in the secondary market could be low and you may not be able to sell before maturity. Even if you can sell, the price will be based on the prevailing market and may result in substantial loss to the investment. (6) Market risk - Depending on the respective nature of business, the Issuer and/or Guarantor are subject to business, operational, legal, regulatory and political risks to varying extent. These risks may have adverse impact on the Issuer's and/or Guarantor's result of operations, financial condition and viability, and thus affect the Issuer's and/or Guarantor's ability to fulfill its obligations under this product. The value of your investment may fall and you even may lose your entire investment due to the adverse impact that local, regional and global political, social and economic developments may have on ratings and markets, including ratings and markets that directly concern your investment. Such developments may disrupt markets for long periods and may cause abnormal or volatile fluctuations in different economic measures including currency exchange rates, bond / certificate of deposits values and yields, interest rates, equity values and commodity values. (7) Event risk - A corporate event such as a merger or takeover may lower the credit rating of the product or issuer. In case the corporate restructurings are financed by the issuance of a large amount of new debt-burden, the company's ability to pay off existing bonds / certificate of deposits will be weakened. (8) Tax risk - You should carefully consider the tax consequences of investing in the product and consult your own independent professional advisor. (9) Products with callable feature - The product may be allowed to early redeem by issuer before maturity. You may not be able to enjoy the same rates of return when investing in other products with similar risk parameters. At the worst case, you may be suffer a loss for your investment transaction.

Additional Risk Factors for Fixed Income Instruments with Addition Features (where applicable)

(1) Risk related to high-yield or unrated products - The product is high-yield or unrated. You are exposed to higher default risk, credit risk or liquidity risk. It is more vulnerable to economic cycles. During economic downturns, it typically falls more in value than investment grade bond as (i) investors become more risk averse and (ii) default risk rises. This may be resulted in higher liquidity risk which may be more difficult to obtain market quotations or to resell the bond / certificate of deposit with limited liquidity. (2) Renminbi related risk - The product is denominated in Renminbi. Renminbi is not freely convertible and conversion through banks in Hong Kong and subject to certain restrictions. The actual conversion arrangement will depend on the prevailing restrictions at the relevant time and the liquidity of the product may be adversely affected. The exchange rate can go up and down. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.

Additional Risk Factors for Fixed Income Instruments with Special Features (where applicable)

(1) Risk of investing in complex products - This product is a Complex Product. It may be considered by general members as complex by nature and/or difficult to value and is subject to higher risk as compared with other simple and standardized investment products. Past performance of this product is not indicative of future performance. You may not be able to sell this product before maturity since the liquidity of the relevant secondary market could be low. You may not receive the principal that you invested. The offering documents may not have been reviewed by the Securities and Futures Commission. You should exercise caution in relation to the product. (2) Risk associated with variable or deferrable interest or cancellable interest feature - The product has variable and/or deferral of interest payment terms and investors would face uncertainty over the amount and time of the interest payments to be received. Moreover, some products may allow the issuer to cancel the interest payment at their discretion or mandatorily. (3) Risk associated with extendable feature - The product has extendable maturity date. You would not have a definite schedule of principal repayment. (4) Risk associated with convertible or exchangeable feature - The product is convertible or exchangeable in nature. You are subject to both equity risks associated with stock and bond investment risks. A fall in the stock price will usually cause the bond price to fall. (5) Risk associated with contingent write down or loss absorption feature - The product may be written-off fully or partially or converted to common stock on the occurrence of a trigger event. Investors may sustain a partial or entire loss of investment amount. It may be required to bear loss which are difficult to predict and ex ante assessment will also be highly uncertain. The risk profile may change over the tenor and they are high risk products. It may also be exposed to both equity risk associated with the stock and bond investment risks. A fall in the stock price will usually cause the bond price to fall. The value of the product is based on various factors, including but not limited to, market risks, issuer's risks, interest rate risks, exchange rate risks. The products are volatile instruments and may be subjected to considerable fluctuation in value and other inherent risks associated with the financial markets relevant to the issuer. You will need to evaluate various factors and information in order to determine the likelihood of the occurrence of a trigger event, which some of them may not be transparent or readily available to you. The payment you received in relation to the security are dependent on the financial viability of the issuer during the investment period. Also, the product is generally subject to higher credit and liquidity risks, and credit downgrades. The above factors are not exhaustive. It is targeting at Professional Investors only and are generally not suitable for retail investors. If you do not understand how the feature works and/or if you are not prepared to accept any of the risks highlighted in this document and/or the relevant issuer's prospectus, you must not invest in the product. (6) Risk associated with perpetual bonds - The product has no maturity date. Interest payout depends on the viability of the issuer in very long term. It is more sensitive to interest rate movement. (7) Risk associated with subordinated bonds - The product has subordinated ranking and in case of liquidation of the Issuer, you can only get back the principal after other senior creditors are paid. (8) Risk associated with multiple

credit support providers or complex structure - The product has multiple credit support providers with no material operations and/or involve complex structures which subordinate to your rights to those of the multiple credit support providers and may not possess meaningful protection against potential credit event. The bond could constitute senior obligation of the Issuer but constitute subordinated obligations of the Guarantors.

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