

General Terms and Conditions:

1. China CITIC Bank International Limited (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.
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 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. 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.

Structured Deposit and Currency Linked Deposit Cash Rewards (the "Offer"):

1. The Offer is valid from 1 October 2023 to 31 December 2023, both dates inclusive (the "Promotion Period").
2. The Offer is applicable to CITIC*first*, CITIC*diamond* and Private Banking customers holding One Account with the Bank and have not subscribed any Currency Linked Deposit ("CLD") or Structured Deposit ("SD") with the Bank during 1 April 2023 to 30 September 2023 ("Eligible Customers"). The Offer is not applicable to corporate customers and staff of the Bank.
3. Eligible Customers who have accumulated at least HK\$1,000,000 (or equivalent) CLD or SD subscriptions amount via any channels ("Eligible Transactions") of the Bank during the Promotion Period can enjoy cash rewards for each tier as described below:

Accumulated subscriptions Amount (HKD equivalent)	Cash Rewards
HK\$1,000,000 to below HK\$2,500,000	HK\$300
HK\$2,500,000 to below HK\$5,000,000	HK\$800
HK\$5,000,000 to below HK\$10,000,000	HK\$1,800
HK\$10,000,000 to below HK\$20,000,000	HK\$3,800
HK\$20,000,000 to below HK\$35,000,000	HK\$8,800
HK\$35,000,000 or above	HK\$15,800

4. Each Eligible Customer can only enjoy the Rewards once during the Promotion Period. If customer subscribe more than one Eligible Transactions and the total Rewards amount exceed

the cap of the Offer, the Rewards will be calculated in order by the deposit date of Eligible Transactions.

5. Any Eligible Transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts will not be regarded as Eligible Transactions.
6. Eligible Transaction amount will be accumulated on a “per-customer basis”. Nonetheless, in respect of Eligible Transactions under any joint name accounts, Eligible Transactions which are conducted via online channels will be regarded as transactions from customers who login the Bank account (can be any joint account holders).
7. If subscriptions of Eligible Transactions are made in foreign currency, the amount of Cash Rewards will be calculated by Deposit Currency and converted into Hong Kong dollars based on the exchange rate as determined by the Bank.
8. The Bank will credit the rewards into the Eligible Customers’ HKD saving or current account (either in sole name or joint names) on or before 31 March 2024. Such account must be valid at the time when the rewards are credited, otherwise the credit of the rewards will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the Rewards, without prior notice, and no Rewards will be credited to any other account or through any other means. Customer should still maintain the CITIC*first*, CITIC*diamond* or Private Banking customer status and valid ONE account at the time of crediting the rewards.
9. Save as otherwise specified herein, the Customers may not withdraw, unwind or terminate the Eligible Transactions except with the prior agreement and on such terms as may be imposed by the Bank. Customers who withdraw, unwind or terminate the Eligible Transactions shall not be entitled to any interest accrued thereon and shall be imposed with additional handling fees. The additional handling fee includes the early uplift penalty of the Eligible Transactions, which is subject to the Bank’s discretion.
10. The Offer cannot be used in conjunction with other promotional offers.