

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.

Exclusive Foreign Exchange Cash Rewards (the "Offer"):

1. The Offer is valid from 1 January 2024 to 30 June 2024, both dates inclusive (the "Promotion Period").
2. The Offer is applicable to personal customers of the Bank who should hold at least one valid bank account ("Eligible Customers"). The Offer is not applicable to corporate customers and staff of the Bank.
3. Eligible Customers who have successfully completed foreign exchange transactions which are (a) from HKD to other currencies, (b) from other currencies to HKD and (c) from other currencies to other currencies ("Eligible FX Transactions") via branches, phone banking, i-banking and inMotion of the Bank during Promotion Period and accumulated designated transaction amount will be entitled to the cash rewards:

For every accumulated Eligible FX Transaction amount of	Cash Rewards
HK\$ 5,000,000 or equivalent	HK\$2,500 (Maximum: HK\$ 60,000)

4. Cross currency transactions will be counted as one transaction only. Any HKD to other currencies transactions induced by the cross currency transactions will not be regarded as Eligible FX Transactions. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance are not counted as eligible foreign exchange transactions and are not eligible for the Offer under this promotion.
5. Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts will not be regarded as Eligible FX Transactions.

6. Eligible FX Transaction amount will be accumulated on a “per-customer basis”. Nonetheless, in respect of Eligible FX Transactions under any joint name accounts, 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); transactions which are conducted via other manned channels will be regarded as transactions from primary account holders.
7. For non-HKD denominated transactions, the transaction amount will be converted into HKD based on the relevant prevailing foreign exchange rate determined by the Bank for calculation.
8. The Bank will credit the cash rewards into the customers’ HKD saving or current account (either in sole name or joint names) on or before 30 September 2024. Such account must be valid at the time when the cash rewards are credited, otherwise the credit of the cash rewards will be forfeited. If the account status changes, the Bank reserves the right not to fulfill the cash rewards, without prior notice, and no cash rewards will be credited to any other account or through any other means.
9. The Offer cannot be used in conjunction with other promotional offers related to foreign exchange. Customers who have entitled to 2024 “inMotion Exclusive FX Offer mission” rewards or “inMotion Exclusive Cash Rewards for Designated FX Transaction”, the related inMotion FX transaction will not be accumulated to eligible transaction amount.

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 currency investments are 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. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.