

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.

inMotion Exclusive Offer - Foreign Exchange Cash Rewards (the "FX Offer"):

1. The FX Offer is valid from 1 Oct 2022 to 31 Dec 2022 (Hong Kong Time), both dates inclusive (the "Promotion Period").
2. The FX Offer is applicable to customers of the Bank who should hold at least one valid bank account and a valid i-banking account, and did not trade any FX transactions with the Bank from 1 Oct 2021 to 30 Sep 2022 ("Eligible Customers"). The FX Offer is not applicable to corporate customers and staffs 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 ("Cross Currency") ("Eligible FX Transactions") via the mobile application "inMotion" of the Bank during the Promotion Period and reached the designated accumulated transaction amount will be entitled to the cash rewards:

Accumulated Foreign Exchange Amount (HKD equivalent)	Cash Rewards
HK\$300,000 to below HK\$500,000	HK\$100
HK\$500,000 to below HK\$1,000,000	HK\$200
HK\$1,000,000 to below HK\$3,000,000	HK\$500
HK\$3,000,000 to below HK\$10,000,000	HK\$1,500
HK\$10,000,000 or above	HK\$2,500

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.
5. Any FX transactions conducted by One Account with account suffix 90, 91 and 98 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).
7. Each Eligible Customer can only enjoy the cash rewards once during the Promotion Period.
8. 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.
9. The FX Offer cannot be used in conjunction with other promotional offers related to foreign exchange, except “Foreign Exchange Time Deposit Offer”.
10. The Bank will credit the cash rewards into the Eligible Customers’ HKD saving or current account (either in sole name or joint names) on or before 31 Mar 2023. 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.