

General Terms and Conditions:

Unless otherwise specified, if you participate in Rewards Go! provided by China CITIC Bank International Limited (the **"Bank"**), you agree that Rewards Go! is subject to applicable Terms and Conditions of the Bank, including the General Terms and Conditions, the Terms and Conditions for inMotion Services, the Terms and Conditions of inMotion Rewards Go! Program and such other terms as may be agreed between you and the Bank in relation thereto.

Terms and Conditions specific to "inMotion Exclusive FX Offer" Mission (the **"Mission"**):

1. The Mission is applicable to selected customers of the Bank who should hold at least one valid bank account and a valid i-banking account (**"Eligible Customers"**).
2. The Mission is valid from 1 January 2024 to 31 March 2024 (Hong Kong Time), both dates inclusive (the **"Promotion Period"**).
3. By starting the Mission, Eligible Customer is regarded to have read and be bound by the Mission description and content, including but not limited to the eligibility, completion requirement(s), reward details, and promotion period under the Mission.
4. The Mission is valid for 90 days since the Mission assigned to Eligible Customers by the Bank.
5. Eligible Customers who have successfully completed any foreign exchange transaction 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 (the **"Mission Rewards"**):

Mission Level	Accumulated Foreign Exchange Amount (HKD equivalent)	Mission Rewards
1	HK\$100,000 to below HK\$500,000	HK\$50
2	HK\$500,000 to below HK\$1,000,000	Extra HK\$250
3	HK\$1,000,000 to below HK\$2,000,000	Extra HK\$300
4	HK\$2,000,000 to below HK\$5,000,000	Extra HK\$900
5	HK\$5,000,000 to below HK\$10,000,000	Extra HK\$1,000
6	HK\$10,000,000 or above	Extra HK\$3,500

6. The Mission is applicable to transactions via **"inMotion"** 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"**). 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.
7. Any FX transactions conducted by One Account with account suffix 90, 91 and their designated saving accounts will not be regarded as Eligible FX Transactions.
8. 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).
9. Each Eligible Customer can only enjoy the Mission Rewards once during the Promotion Period.

10. 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.
11. The Mission Rewards cannot be used in conjunction with other promotional offers related to foreign exchange.
12. Eligible Customer shall collect the Mission Rewards via inMotion Rewards Go! Program within 90 days after the Mission is completed. Expired and uncollected Rewards will not be reissued and deemed to be forfeited.
13. The Mission Rewards 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. You must continue to maintain a valid i-banking account AND account mentioned in this clause in good standing at the time the Rewards is credited. 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.
14. The Bank reserves the right to adjust, withdraw or cancel the Mission and to delete, replace, supplement or amend any of these Terms and Conditions from time to time without prior notice. The Bank shall not be responsible for any costs, expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection with the Mission, the decision of the Bank shall be final and conclusive.
15. Except as otherwise expressly stated in these Terms and Conditions, no one other than a party to these Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Terms and Conditions entitles any third party to enforce any term of these 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 Terms and Conditions without the consent of that third party.
16. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and any dispute arising out of or in connection therewith shall be referred to the courts of Hong Kong SAR.
17. In the event of any inconsistency between the English and Chinese version of these Terms and Conditions, the English version shall prevail.

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.