

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 Cash Rewards for Designated FX Transaction (the "Offer"):

1. The Offer is valid from 1 May 2024 to 31 May 2024, both dates inclusive (the "Promotion Period").
2. The Offer is applicable to customers of the Bank who should hold at least one valid bank account and a valid i-banking account ("Eligible Customers"). The Offer is not applicable to corporate customers of the Bank.
3. Eligible Customers who have completed FX market order or limit order to convert any currency to the designated currency via inMotion of the Bank and reached the designated transaction amount ("Eligible FX Transactions") during Promotion Period, will be entitled to the cash rewards ("Cash Rewards"). Maximum amount of Cash Rewards awarded during the Promotion Period is capped at Maximum Cash Rewards for the respective currency per Eligible Customer.

Designated Currency	Designated Transaction Amount	Cash Rewards	Maximum Cash Rewards
JPY	¥500,000	¥10,000	¥100,000
AUD	AU\$ 5,000	AU\$ 100	AU\$ 1,000

4. Any FX limit order instruction with status "Processing", "Expires", "Cancelled" or "Failed" will not be regarded as Eligible FX Transactions.
5. 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.
6. 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.

7. 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.
8. The Bank will credit the Cash Rewards into the Customers’ saving or current account (either in sole name or joint names) within 3 months after the Eligible FX Transactions month. 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 are entitled to the April 2024 “inMotion Exclusive Cash Rewards for Designated FX Transaction” are not eligible to participate in the current JPY transaction offer and will not be entitled to the Cash Reward under this Offer for JPY transactions.

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.