

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 FX Time Deposit Offer (the "Offer"):

1. The Offer is valid from 21 Jul 2025 to until 31 Dec 2025, 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 from any currency to the designated currency via inMotion of the Bank ("Eligible FX Transaction") and place the Eligible FX Transaction amount to FX Time Deposit under the same account at the same time can enjoy the relevant FX Time Deposit interest rate (p.a.) as announced on inMotion.
4. In case of any dispute regarding FX time Deposit interest rate, the interest rate shown on successful FX Time Deposit placement page shall prevail.
5. Transactions with below statuses will not be considered Eligible FX Transactions:
 - i. Any FX limit order instructions.
 - ii. Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts.
 - iii. Any FX transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance.
6. Each Eligible Customer can enjoy the Offer more than once during the Promotional Period.
7. The Offer shall not be renewable and cannot be used in conjunction with other promotional offers related to foreign exchange or deposit.
8. The customer may not withdraw, uplift or terminate the Deposit except with the prior agreement and on such terms as may be imposed by the Bank. Customer who withdraws, uplifts or terminates the Deposit 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 Deposit, which is subject to the Bank's discretion.

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 exchange is 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. RMB is not freely convertible at present and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.