

General Terms and Conditions:

1. China CITIC Bank International Limited (the "Bank") reserves the right to amend, suspend, cancel or terminate this promotion 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.

Terms and Conditions specific to "FX Limit Order Rewards" (the "Offer"):

1. The Offer is valid from 22 January 2024 to 31 March 2024 (Hong Kong Time), both dates inclusive (the "Promotion Period").
2. The Offer is applicable to personal customers of the Bank who hold at least one valid bank account and a valid i-banking account ("Eligible Customers"). The Offer is not applicable to corporate customers and staff of the Bank.
3. Eligible FX Limit Order Transaction only includes the FX transaction which is placed with the FX limit order instruction via the mobile application "inMotion" of the Bank and successfully executed with a "Traded" status only during Promotion Period ("Eligible FX Limit Order Transaction"). Any FX transactions via other transactional channels will not be regarded as Eligible FX Limit Order Transaction. In case of any dispute, the decision of the Bank on the customer's eligibility to enjoy the Cash Rewards shall be final.
4. Eligible Customers who have successfully conducted one Eligible FX Limit Order Transaction with HK\$30,000 (or equivalent) or above during the Promotion Period will be entitled to HK\$50 cash rewards ("Cash Rewards").
5. Any FX transactions conducted by One Account with account suffix 90, 91, and 98, as well as their designated saving accounts, are not considered Eligible FX Limit Order Transaction.
6. Eligible FX Limit Order Transactions under any joint name accounts conducted via "inMotion" will be regarded as transactions from customers who log in to the bank account (which can be any joint account holder).
7. Each Eligible Customer can only enjoy the Cash Rewards once during the Promotion Period.
8. The Offer cannot be used in conjunction with "FX Limit Order Rewards Mission". For customers who have fulfilled both "FX Limit Order Rewards Mission" and the Offer, the related rewards will

be rebated by “FX Limit Order Rewards Mission”. Please refer to the Terms and Conditions for “FX Limit Order Rewards Mission” for details.

9. 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.
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 30 Jun 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.

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.