

**General Terms and Conditions**

1. The Bank reserves the right to delete, replace, supplement or amend these Terms and Conditions at 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 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.
4. 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.
5. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Terms and Conditions of Foreign Exchange Structured Deposit Offer (“the Offer”)**

1. The Offer is applicable to CITIC*first*, CITIC*diamond* and Private Banking customers holding One Account with China CITIC Bank International (“the Bank”) and successfully subscribed Eligible Structured Deposit during 1 January 2023 to 31 March 2023 (“Promotional Period”). This Offer is not applicable to corporate customers and staff of the Bank.
2. “Eligible FX Transaction” is the foreign exchange transaction placing via any of the branches or phone banking during Promotional Period. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, place via online or phone banking channel are not counted as eligible foreign exchange transactions and are not eligible for the Offer under this promotion.
3. “Eligible Structured Deposit” is the selected 3 months or above tenor Currency Linked Structured Deposit which subscribed by same currency with Eligible FX Transaction, and place via any branches during the Promotion Period.
4. Customers are entitled to enjoy an Extra One-Month Interest Rewards (“Interest Rewards”) under the Offer when subscribing any Eligible Structured Deposit during the Promotional Period. The maximum amount of Eligible Structured Deposit that can enjoy the Interest Rewards is capped to 2x of Eligible FX Transaction amount, and the maximum of rewards is HK\$50,000 per customer.

“Interest Rewards” is calculated by the interest rate stated on the Product Term Sheet of Eligible Structure Deposit. If the Product Term Sheet of Eligible Structured Deposit

involved Higher and Lower Interest Rate, the Interest Reward will be calculated by the Lower Interest Rate.

**Example:**

**Customer subscribed below Eligible Structured Deposit during Promotional Period**

**Product:** 3-Month AUD Currency-Linked Structured Deposit - AUD European Bearish

**Tenor:** 3-Month

**Interest Rate (p.a.):**

- (1) 2.00%, if the Final Reference Exchange Rate is greater than the Trigger Level;
- (2) 2.20%, if the Final Reference Exchange Rate is less than or equal to the Trigger Level

Eligible FX Transaction Amount	Maximum of Eligible Structured Deposit Amount that can enjoy the Interest Rewards	Actual Subscription Amount	Basic Interest	Interest Rewards
AU\$ 100,000	AU\$200,000	AU\$200,000	<p><b>Calculated by 2.00%, if the Final Reference Exchange Rate is greater than the Trigger Level:</b>  <math>AU\\$200,000 \times 2.00\% \div 360 \times 90</math>  <math>= AU\\$1,000</math></p> <p><b>Calculated By 2.20% , if the Final Reference Exchange Rate is less than or equal to the Trigger Level:</b>  <math>AU\\$200,000 \times 2.20\% \div 360 \times 90</math>  <math>= AU\\$1,100</math></p>	<p><b>Calculated by Lower Interest Rate 2.00%:</b>  <math>AU\\$200,000 \times 2.00\% \div 360 \times 30</math>  <math>= AU\\$333.33</math></p>
AU\$ 100,000	AU\$200,000	AU\$100,000	<p><b>Calculated by 2.00%, if the Final Reference Exchange Rate is greater than the Trigger Level:</b>  <math>AU\\$100,000 \times 2.00\% \div 360 \times 90</math>  <math>= AU\\$500</math></p> <p><b>Calculated By 2.20% , if the Final Reference Exchange Rate is less than or equal to the Trigger Level:</b>  <math>AU\\$100,000 \times 2.20\% \div 360 \times 90</math>  <math>= AU\\$ 550</math></p>	<p><b>Calculated by Lower Interest Rate 2.00%:</b>  <math>AU\\$100,000 \times 2.00\% \div 360 \times 30</math>  <math>= AU\\$166.67</math></p>
AU\$ 100,000	AU\$200,000	AU\$300,000	<p><b>Calculated by 2.00%, if the Final Reference Exchange Rate is greater than the Trigger Level:</b>  <math>AU\\$300,000 \times 2.00\% \div 360 \times 90</math></p>	<p><b>Calculated by Lower Interest Rate 2.00%:</b>  <math>AU\\$200,000 \times 2.00\% \div 360 \times 30</math>  <math>= AU\\$333.33</math></p>

			=AU\$1,500  <b>Calculated By 2.20% , if the Final Reference Exchange Rate is less than or equal to the Trigger Level:</b> $AU\$300,000 \times 2.20\% \div 360 \times 90$ =AU\$1,650	
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5. The above illustrative examples are hypothetical and provided for illustration purpose on the Interest Rewards amount only. For the actual terms of the products, including but not limited to, the rate, tenor and features, please refer to the terms and conditions set out in the relevant offering and sales documents. The Bank is not making any representations or warranties of future movements of the exchange rates or products in providing the illustrative examples. They do not represent all possible gain or loss outcomes or describe all possible factors that may affect the final product payout. The illustrative examples are for reference only and please do not rely on them when making an investment decision.
6. Each eligible customer can enjoy the Offer more than once during the Promotional Period. If customer subscribe more than one Eligible Structured Deposit, and the total subscription amount exceed the cap of the Offer, the Interest Rewards will be calculated in order by the deposit date of Eligible Structured Deposit.
7. The Bank will credit Interest Rewards into the eligible customers' HKD current or saving account (either in sole name or joint names) on or before 30 June 2023. Such account must be valid at the time when the Interest Rewards are credited, otherwise the credit of the Interest Rewards will be forfeited.
8. If subscriptions of Eligible Structured Deposit are made in foreign currency, the amount of Interest Rewards will be calculated by converting it into Hong Kong dollars based on the exchange rate as determined by the Bank.
9. The Offer cannot be used in conjunction with other promotional offers related to foreign exchange.
10. Save as otherwise specified herein, the eligible customer may not withdraw, unwind or terminate the Eligible Structured Deposit except with the prior agreement and on such terms as may be imposed by the Bank. Customer who withdraws, unwind or terminates the Eligible Structured 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 Structured Deposit, which is subject to the Bank's discretion.