

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.

Terms and Conditions of China CITIC Bank International Multi-Currency Debit Card Exclusive Cash Rebate for inMotion Designated FX Transaction (the "Offer"):

1. The Offer is valid from 13 October 2025 to 31 October 2025 (HKT), both dates inclusive (the "Promotion Period").
2. The Offer is applicable to customers of the Bank ("Eligible Customers") who
 1. hold at least one valid bank account and a valid i-banking account, and
 2. apply and hold China CITIC Bank International Multi-Currency Debit Card with activated card status until 30 November 2025 (HKT).
3. The Offer is not applicable to corporate customers of the Bank.
4. Eligible Customers who have completed FX market order or limit order from any currency to the designated currency via inMotion of the Bank and reached the designated transaction amount ("Eligible FX Transactions") during Hong Kong time 1 October 2025 to 31 October 2025 (both dates inclusive), will be entitled to the cash rebate ("Cash Rebate").

Designated Currency and Transaction Amount	Cash Rebate
For every accumulated HK\$10,000 (or its equivalent) of designated currency exchange transactions Designated currency including CNY, USD, GBP, JPY, EUR, AUD, NZD, SGD, CAD, CHF	HK\$100 (Maximum Rebate: HK\$1,000)

5. Transactions with below statuses will not be considered Eligible FX Transactions:
 - i. Any FX transactions that have enjoyed FX time deposit offer (for FX time deposit offer details, please refer to <https://www.cncbinternational.com/personal/promotions/integrated-investment/fx/en/index.html>)
 - ii. FX limit order instruction with the status "Processing", "Expires", "Cancelled" or "Failed".
 - iii. Any FX transactions conducted by One Account with account suffix 90 and 91 and their designated saving accounts.

- iv. Any FX transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance.
- 6. Eligible FX Transactions amount will be accumulated on a “per-customer basis”. Eligible FX Transactions under joint name accounts will be regarded as transactions from customers who login the bank account (can be any joint account holders).
- 7. If Eligible FX Transactions amount is denominated in currencies other than HKD, the Bank will calculate the Eligible Transaction Amount by converted into HKD based on relevant prevailing foreign exchange rates determined.
- 8. If Eligible Customers conducted both buy and sell transactions of same designated currency on same transaction date, the sell transaction amounts will be deducted from the Eligible FX Transactions amount. i.e. customer exchange HKD to USD 2,000 and sell USD 1,000 back to HKD at the same transaction day, Eligible FX Transactions amount will be USD 1,000.
- 9. The Bank will credit the Cash Rebate into the customer’s saving or current account (in either sole name or joint names) by 28 February 2026. Such account must be valid at the time when the Cash Rebate are credited, otherwise the credit of the Cash Rebate will be forfeited. If the account status changes or account status is abnormal and the Bank fails to deposit the Cash Rebate successfully, the Bank reserves the right not to fulfill the Cash Rebate, without prior notice, and no Cash Rebate will be credited to any other account or through any other means.
- 10. The Offer cannot be used in conjunction with other promotional offers related to foreign exchange.

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 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. 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.