

General Terms and Conditions:

1. Unless otherwise indicated, the promotion under these Promotional Terms and Conditions is applicable only to customers holding One Account of China CITIC Bank International Limited (the "Bank") who have successfully executed the eligible transaction (s) during the period from October 1, 2026 to December 31, 2026, both dates inclusive ("Promotion Period") (the "Customers").
2. Unless otherwise specified, if you participate in Rewards Go! provided by the Bank, you agree that Rewards Go! is subject to applicable Terms and Conditions of the Bank, including the General Terms and Conditions, the Terms and Conditions for inMotion Services, the Terms and Conditions of inMotion Rewards Go! Program and such other terms as may be agreed between you and the Bank in relation thereto.
3. Participating in Rewards Go! Program ("Program")
 - i. To be eligible for this Program, Customer should hold at least one valid account and/or credit card account with the Bank and maintain a valid i-banking account.
 - ii. To participate in the Program, Customer has to log in to the mobile application inMotion Services of the Bank ("inMotion"), agrees the use of your personal data by the Bank and the Bank to provide you with mission (as defined below), offer and other related information through inMotion.
4. Customers must continue to maintain the valid One Account, current or savings account with the Bank at the time when the brokerage commission or cash rebate / reward are credited. If the customers do not maintain the abovementioned account(s) at the time of fulfilment, the Bank reserves the right not to fulfill the Rebates, without prior notice, and no Rebates will be credited to any other account or through any other means.
5. Customer's One Account opening date and time will be subjected to the Bank's system record.
6. 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.
7. Each of the banking products or services set out in these terms and conditions is subject to their own terms and conditions, relevant eligibility, and process of the subscription. For further details, please refer to branch staff for assistance.
8. 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.
9. 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.
10. 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.
11. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.
- 12.

Terms and Conditions specific to "Trade and Earn Rewards" (the "Offer"):

1. This Offer is only applicable to selected customers who received the "Trade and Earn Rewards" mission (the "Mission") from the Bank via "Rewards Go!" on the inMotion ("Eligible Customer").
2. By starting the Mission, Eligible Customer is regarded to have read and be bound by respective Mission description and content, including but not limited to the eligibility, completion requirement(s), reward details and Promotion Period under the Mission.

3. Eligible Customer can enjoy cash reward (the “Mission Reward”) by fulfilling ALL the below requirements during the Promotion Period:
 - (a) Successfully register the Mission via “Rewards Go!” on the inMotion; and
 - (b) Through the One Account via E-channels (inMotion, inVest and Online Banking) complete one purchase transaction of any of HK/ CN/ US Stock Market that has not been traded with the Bank during 1 January 2026 to 30 September 2026 (“Eligible Market”).
4. For above clause 3, if Eligible Customer registered and successfully completed at least 1 purchase transaction of the Eligible Market, they would be rewarded as below:

Eligible Market	Cash rewards for different Customer Segment (as of 31 Dec 2026)		
	General	CITICfirst	CITICdiamond
Hong Kong Stocks	HK\$200		HK\$300
China A shares			
US Stocks			

Eligible Customer can only receive one cash reward for each stock market

5. For the avoidance of doubt, Eligible Customer can only register the Mission once during the Promotion Period. Unregistered Mission will be expired and will not be reassigned.
6. The Offer will be given on first-come-first-serve basis, with a quota of first 8,000 successful registration.
7. For joint account customers, only the primary account holder is entitled to the Offer.
8. The “Mission Reward” will be credited to the Eligible Customer’s One Account, HKD saving or current account by 28 February 2027. Eligible Customer must continue to maintain a valid i-banking account AND account mentioned in this clause in good standing at the time the “Mission Reward” is credited. If the account status changes, the Bank reserves the right not to fulfill the “Mission Reward”, without prior notice, and no “Mission Reward” will be credited to any other account or through any other means. For any enquiries about “Mission Reward” entitlement, Eligible Customer should contact the Bank on or before 31 May 2027. Late enquiries will not be accepted.
9. This promotion is not applicable to corporate customers, One Account with account suffix 90, 91 and 98 during the Promotional Period and at the time of crediting the “Mission Reward”.

Important Note:

Some of the investment products are structured products involving derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. You should not invest in this product based on this document alone.

Besides the risk factors set out below, you should read and understand all the risk factors set out in the offering document(s) before entering into any transactions.

Risk Disclosure specific to Securities Trading

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move down or up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying or selling securities. Investors should seek advice from own professional advisors as to particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. If investors investing in investment products denominated in non-local currency, one should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Before making any investment decision, investors should refer to the terms and conditions of relevant Securities Trading Services and risk disclosure statements and seek professional advice where needed. Renminbi (RMB) is subject to exchange rate risk. The Hong Kong dollar value of investment will decrease if the RMB depreciates against Hong Kong dollar. Conversion between RMB and other currencies (including Hong Kong dollar) is subject to policy restrictions relating to Renminbi and consequently the relevant regulatory requirements in Hong Kong. Such requirements may be amended subject to changes in the policy restrictions relating to RMB. RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

The above information does not constitute an offer to sell or solicitation for the purchase or sale of any deposit or investment in any products referred to herein.

China CITIC Bank International Limited is an authorized institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

This promotion material is issued by China CITIC Bank International Limited and its contents have not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority. No part of this document may be reproduced or transmitted in any form or by any means without the prior written permission of the Bank.

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.

一般條款及細則：

1. 除另有注明外，本推廣條款及細則項下之優惠只適用於持有中信銀行(國際)有限公司(「本行」) 1戶通戶口，並於2026年10月1日至2026年12月31日(包括首尾兩日)(「推廣期」)期內成功進行合資格交易之客戶(「客戶」)。
2. 除另有註明外，若客戶參與本行的大抽獎，客戶同意大抽獎須受本行適用的條款及細則約束，包括 inMotion「獎賞 Go!」計劃之條款及細則、「『inMotion 動感銀行服務』條款及細則」、「一般條款及細則」以及其他相關的條款及細則。
3. 參與「獎賞 Go!」計劃(「計劃」)
 - i. 客戶必須持有至少一個有效銀行賬戶和/或信用卡賬戶並持有有效的網上理財戶口才可獲資格參與此計劃。
 - ii. 客戶必須成功登入本行的流動應用程式「inMotion 動感銀行服務」(「inMotion 動感銀行」)，並同意本行使用客戶的個人資料及經 inMotion 向客戶提供任務(定義如下)及優惠等相關資訊才可參與此計劃。
4. 客戶必須於存入減免金額或回贈 / 獎賞時仍持有本行有效的相關 1 戶通戶口及支票或儲蓄戶口，並維持戶口狀況良好。如果客戶在返利發放時未能持有上述帳戶，本行保留不給予回贈的權利恕不另行通知，也不會以任何理由及任何形式將回贈發放之任何其他賬戶。
5. 客戶的 1 戶通戶口的開戶日期及時間以本行系統記錄為準。
6. 本行保留權利隨時更改、暫停、取消或終止上述優惠及更改本推廣條款及細則，而不作另行通知。本行亦恕不承擔任何有關優惠或條款更改或終止所引起的責任。
7. 本條款及細則項下每項銀行產品或服務均受其各自的條款及細則、相關資格和認購流程的約束。詳情請向分行職員尋求協助。
8. 如本推廣活動有任何爭議，本行保留最終之決定權。
9. 除此等推廣條款及細則另有明文訂明外，此等推廣條款及細則訂約方以外的任何人士概不可按照《合約(第三者權利)條例》(香港法例第 623 章)的規定強制執行此等推廣條款及細則的條款或享有其利益。倘此等推廣條款及細則的任何條文明確賦予任何協力廠商權力根據《合約(第三者權利)條例》執行此等推廣條款及細則任何條款，則協議訂約方保留權利可在毋須該協力廠商同意的情況下修改該條款或此等推廣條款及細則任何其他條款。
10. 本條款及細則須受香港特別行政區法律管轄，及受有關規定監管。任何由此產生或與之相關的爭議應提交至香港特別行政區法院處理。
11. 本推廣條款及細則之中、英文版本如有不同，一概以英文版本為準。

有關「買股票現金賞」(「優惠」)之特定條款及細則

1. 本優惠僅適用於在 inMotion 動感銀行上透過「獎賞 Go!」獲得「買股票現金賞」任務(「任務」)的特選「全新客戶」或「全新證券客戶」(每位「合資格客戶」)。

2. 當合資格客戶登記及開始參與任務時，客戶將被視為已閱讀及同意受相關任務的描述及內容約束，包括但不限於任務的參與資格、任務完成條件、獎賞詳情及推廣期。
3. 當合資格客戶於推廣期達成以下所有要求，即可獲現金獎賞（「任務獎賞」）：
 - (a) 在 inMotion 上透過「獎賞 Go!」成功登記本任務，及
 - (b) 以 1 戶通戶口透過電子渠道（inMotion 動感銀行、inVest 動感投資、網上銀行）完成任何一筆於 2026 年 1 月 1 日至 2026 年 9 月 30 日期間在本行未交易過的香港/ 中國/ 美國股票市場（「合資格市場」）的買入交易。
4. 就上述第 3 條款，當合資格客戶成功登記及完成合資格市場的股票買入交易，可享的現金獎賞（見下表）：

合資格市場	不同客戶客層的現金獎賞 (按 2026 年 12 月 31 日計算)		
	一般客戶	CITICfirst 客戶	CITICdiamond 客戶
香港股票	HK\$200		HK\$300
中國 A 股			
美國股票			

合資格客戶就每個股票市場只可獲得一次現金獎賞

5. 為避免疑惑，合資格客戶只能於推廣期登記任務。未登記的任務於登記期後將會過期並不會重新分配。
6. 優惠將按先到先得的原則提供，名額限前 8,000 名成功登記的客戶。
7. 若屬聯名戶口，則只有基本戶口持有人可享有相關之推廣優惠。
8. 「任務獎賞」將於 2027 年 2 月 28 日或之前內存入客戶於本行的有效個人之 1 戶通戶口或港幣儲蓄或往來戶口。客戶必須於存入「任務獎賞」時持有有效的網上理財戶口以及本條款中提及的有效戶口並維持戶口狀況良好。如果戶口上的狀態發生變化，本行保留不給予「任務獎賞」的權利恕不另行通知，也不會以任何理由及任何形式將「任務獎賞」發放之任何其他賬戶。客戶如對「任務獎賞」有任何查詢，請於 2027 年 5 月 31 日或之前聯絡本行，逾期將不獲受理。
9. 本優惠並不適用於在推廣期至存入「任務獎賞」時以公司名義開立戶口之客戶、戶口號碼結尾為 90、91 及 98 之 1 戶通戶口。

重要事項：

部分投資產品乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。閣下不應只單憑本資料而作出投資決定。

除以下列出的風險因素外，在進行交易前，你亦應閱讀並了解銷售文件中列出的所有風險因素。

有關證券交易之特定風險披露聲明

(1)投資涉及風險。(2)證券價格有時可能會非常波動。證券價格可跌可升，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。(3)投資者應自行尋求有關稅務之專業意見，包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。(4)投資者若投資於以非本土貨幣結算的投資產品，投資將受匯率波動的影響，可能導致本金出現虧損。(5)投資前投資者應細閱相關的證券買賣條款細則及風險披露聲明，並於有需要時諮詢專業顧問之意見。(6)人民幣乃受制於匯率風險。假如人民幣兌港元的價格貶值，則以港元計算的投資價值將會下降。而且人民幣與其他貨幣(包括港元)的兌換受到與人民幣有關的政策限制，並因此需要符合香港在有關方面的監管規定。而這些規定有可能因應與人民幣有關的政策限制的變動而有所修改。此外，人民幣現時不可自由兌換。實際兌換安排將視乎於相關時間當時的限制而定。

以上所載資料並不構成向任何人發出的購買或投資於本文所述之任何產品的要約或招攬。

本行是根據銀行業條例之認可機構，亦受香港金融管理局規管。

本文件是由本行刊發，內容並未經香港的證監會或其他監管機構審核。在事前未得本行以書面方式表示批准的情況下，不得以任何方式或以任何途徑複製或傳送本文件各部分。

若閣下日後不欲收取本行發出的任何宣傳或推廣資料，閣下可隨時致電(852)2287 6767 或於<https://www.cncbinternational.com/contact-us/tc/>提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。

一般条款及细则：

1. 除另有注明外，本推广条款及细则项下之优惠只适用于持有中信银行(国际)有限公司(「本行」) 1户通户口，并于2026年10月1日至2026年12月31日(包括首尾两日)(「推广期」)期内成功进行合资格交易之客户(「客户」)。
2. 除另有注明外，若客户参与本行的大抽奖，客户同意大抽奖须受本行适用的条款及细则约束，包括 inMotion「奖赏 Go!」计划之条款及细则、「『inMotion 动感银行服务』条款及细则」、「一般条款及细则」以及其他相关的条款及细则。
3. 参与「奖赏 Go!」计划(「计划」)
 - i. 客户必须持有至少一个有效银行账户和/或信用卡账户并持有有效的网上理财户口才可获资格参与此计划。
 - ii. 客户必须成功登入本行的流动应用程序「inMotion 动感银行服务」(「inMotion 动感银行」)，并同意本行使用客户的个人资料及经 inMotion 向客户提供任务(定义如下)及优惠等相关资讯才可参与此计划。
4. 客户必须于存入减免金额或回赠 / 奖赏时仍持有本行有效的相关 1 户通户口及支票或储蓄户口，并维持户口状况良好。如果客户在返利发放时未能持有上述帐户，本行保留不给予回赠的权利恕不另行通知，也不会以任何理由及任何形式将回赠发放之任何其他账户。
5. 客户的 1 户通户口的开户日期及时间以本行系统记录为准。
6. 本行保留权利随时更改、暂停、取消或终止上述优惠及更改本推广条款及细则，而不作另行通知。本行亦不承担任何有关优惠或条款更改或终止所引起的责任。
7. 本条款及细则项下每项银行产品或服务均受其各自的条款及细则、相关资格和认购流程的约束。详情请向分行职员寻求协助。
8. 如本推广活动有任何争议，本行保留最终之决定权。
9. 除此等推广条款及细则另有明文订明外，此等推广条款及细则订约方以外的任何人士概不可按照《合约(第三者权利)条例》(香港法例第 623 章)的规定强制执行此等推广条款及细则的条款或享有其利益。倘此等推广条款及细则的任何条文明确赋予任何协力厂商权力根据《合约(第三者权利)条例》执行此等推广条款及细则任何条款，则协议订约方保留权利可在毋须该协力厂商同意的情况下修改该条款或此等推广条款及细则任何其他条款。
10. 本条款及细则须受香港特别行政区法律管辖，及受有关规定监管。任何由此产生或与之相关的争议应提交至香港特别行政区法院处理。
11. 本推广条款及细则之中、英文版本如有不同，一概以英文版本为准。

有关「买股票现金赏」(「优惠」)之特定条款及细则

1. 本优惠仅适用于在 inMotion 动感银行上透过「奖赏 Go!」获得「买股票现金赏」任务(「任务」)的特选「全新客户」或「全新证券客户」(每位「合资格客户」)。

2. 当合格客户登记及开始参与任务时，客户将被视为已阅读及同意受相关任务的描述及内容约束，包括但不限于任务的参与资格、任务完成条件、奖赏详情及推广期。
3. 当合格客户于推广期达成以下所有要求，即可获现金奖赏（「任务奖赏」）：
 - (a) 在 inMotion 上透过「奖赏 Go!」成功登记本任务，及
 - (b) 以 1 户通户口透过电子渠道（inMotion 动感银行、inVest 动感投资、网上银行）完成任何一笔于 2026 年 1 月 1 日至 2026 年 9 月 30 日期间在本行未交易过的香港/ 中国/ 美国股票市场（“合格市场”）的买入交易。
4. 就上述第 4(b) 条款，当合格客户成功登记及完成合格市场的股票买入交易，可享的现金奖赏（见下表）：

合格市场	不同客户客层的现金奖赏 (按 2026 年 12 月 31 日计算)		
	一般客戶	CITICfirst 客戶	CITICdiamond 客戶
香港股票	HK\$200		HK\$300
中国 A 股			
美国股票			

合格客户就每个股票市场只可获得一次现金奖赏

5. 为避免疑惑，合格客户只能于推广期登记任务。未登记的任务于登记期后将会过期并不会重新分配。
6. 优惠将按先到先得的原则提供，名额限前 8,000 名成功登记的客户。
7. 若属联名户口，则只有基本户口持有人可享有相关之推广优惠。
8. 「任务奖赏」将于 2027 年 2 月 28 日或之前内存入客户于本行的有效个人之 1 户通户口或港币储蓄或往来户口。客户必须于存入「任务奖赏」时持有有效的网上理财户口以及本条款中提及的有效户口并维持户口状况良好。如果户口上的状态发生变化，本行保留不给予「任务奖赏」的权利恕不另行通知，也不会以任何理由及任何形式将「任务奖赏」发放之任何其他账户。客户如对「任务奖赏」有任何查询，请于 2027 年 5 月 31 日或之前联络本行，逾期将不获受理。
9. 本优惠并不适用于在推广期至存入「任务奖赏」时以公司名义开立户口之客户、户口号码结尾为 90、91 及 98 之 1 户通户口。

重要事項：

部分投資產品乃涉及金融衍生工具之結構性產品。投資決定是由閣下自行作出之，但閣下不應投資在該產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下之財務情況、投資經驗及目標後，該產品是適合閣下之。閣下不應只單憑本資料而作出投資決定。

除以下列出之風險因素外，在進行交易前，你亦應閱讀並了解銷售文件中列出之所有風險因素。

有關證券交易之特定風險披露聲明

(1)投資涉及風險。(2)證券價格有時可能會非常波動。證券價格可跌可升，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。(3)投資者應自行尋求有關稅務之專業意見，包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。(4)投資者若投資於以非本土貨幣結算之投資產品，投資將受匯率波動之影響，可能導致本金出現虧損。(5)投資前投資者應細閱相關之證券買賣條款細則及風險披露聲明，並于有需要時諮詢專業顧問之意見。(6)人民幣乃受制於匯率風險。假如人民幣兌港元之價格貶值，則以港元計算之投資價值將會下降。而且人民幣與其他貨幣(包括港元)之兌換受到與人民幣有關之政策限制，並因此需要符合香港在有關方面之監管規定。而這些規定有可能因應與人民幣有關之政策限制之變動而有所修改。此外，人民幣現時不可自由兌換。實際兌換安排將視乎於相關時間當時之限制而定。

以上所載資料並不構成向任何人發出之購買或投資於本文所述之任何產品之要約或招攬。

本行是根據銀行業條例之認可機構，亦受香港金融管理局規管。

本文件是由本行刊發，內容並未經香港之證監會或其他監管機構審核。在事前未得本行以書面方式表示批准之情況下，不得以任何方式或以任何途徑复制或傳送本文件各部分。

若閣下日後不欲收取本行發出之任何宣傳或推廣資料，閣下可隨時致電(852)2287 6767 或于 <https://www.cncbinternational.com/contact-us/tc/> 提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。