

Terms and Conditions of Money Safe Setup Reward:

A. General Campaign Details:

1. The promotion offer is valid from 30th December 2025 to 28th February 2026 (both dates inclusive, hereinafter called the "Promotion Period").
2. China CITIC Bank International Limited (the "Bank") reserves the right to delete, replace, supplement or amend these Promotional Terms & Conditions at any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
3. In case of any matter of any disputes arising out of or in connection with this promotion offer, the decision of the Bank shall be final and binding.
4. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of fraud or abuse, the Bank reserves the right to immediately cancel the customer's entitlement to the application and pursue any violation without prior notice.
5. Fraud and abuse will result in forfeiture of a customers' eligibility to participate in these offers as well as cancellation of the accounts.
6. 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.
7. 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.
8. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.
9. The promotion offer is not applicable to the staff of the Bank.

B. Terms and Conditions specific to Money Safe Setup Reward (the "HK\$50 Reward")

1. This HK\$50 Reward is applicable to the customer who have fulfilled the below requirements (hereinafter called the "Eligible Customer"):
 - i. Successfully set up Money Safe to protect fund in their savings and/or current accounts during Promotion Period; and
 - ii. Maintain the Money Safe protected amount of at a minimum of HKD\$10,000 or the corresponding amount of other currencies specified in the following table until 28 February 2026:

HKD 10,000	AUD 2,000	CAD 2,000
CHF 1,000	CNY 10,000	EUR 1,000
GBP 1,000	JPY 200,000	NZD 3,000
SGD 2,000	USD 1,500	NOK 13,000

2. The HK\$50 Reward is only applicable to the first 5,000 Eligible Customers who successfully complete the action mentioned in the clause B1 during the Promotion Period.

3. Each Eligible Customer will be entitled to the \$50 Reward once only.
4. The HK\$50 Reward will be credited directly to the Eligible Customers' HKD Multi-currencies Statement Savings Account in form of cash reward on April 2026.
5. To be eligible for this HK\$50 Reward, the Eligible Customer must hold a valid HKD Multi-currencies Statement Savings Account by the time when the Reward is credited.

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/>
Bank's staff will call you to confirm the arrangement if you submit such request online.