



Exclusive PAYROLLplus Account Privileges

Up to **HK\$2,000** Reward, enjoy **1.88%** Account Preferential Rate for up to 12 months*

China CITIC Bank International offers premium-banking services that reward your hard work. From 2 April 2024 to 30 June 2024, register and use China CITIC Bank International PAYROLLplus Account and apply CNCBI Credit Card earn up to **HK\$2,000** Reward. Enjoy superior services and offers that meet all your financial needs.

1 Payrollplus X Credit Card Reward
Up to **HK\$2,000**

Monthly Salary Range (HKD)	CASH REBATE (HKD)
\$100,000 or above	\$2,000
\$60,000 to below \$100,000	\$1,700
\$30,000 to below \$60,000	\$1,200
\$20,000 to below \$30,000	\$500

What's more? PAYROLLplus account holder can be eligible to apply the CNCBI Jewel World MasterCard Card

Or Payroll
Up to **HK\$900**

Monthly Salary Range (HKD)	CASH REBATE (HKD)
\$100,000 or above	\$900
\$60,000 to below \$100,000	\$500
\$30,000 to below \$60,000	\$400
\$20,000 to below \$30,000	\$350

2 Enjoy **1.88%** Account Preferential Interest Rate for up to 12 months

Daily Balance in your PAYROLLplus Account (HKD)	Account Preferential Interest Rate (p.a.)
First HK\$5,000,000	1.88%

3 Apply for **Smart Plus** Personal Instalment Loan **without income proof** to enjoy Annualized Percentage Rate as low as **1.90%** and **up to 4 Tokyo Round-Trip Tickets** Reward

Opening HKD Multi-currencies Statement Savings Account with the Bank

Register for PAYROLLplus promotion via inMotion/Branch

Complete and submit "Notification of Change of payroll Account" to your company;
Or Newly set up "Standing Instruction" / regular local bank transfer from other bank.

Convert Payroll Account by 3 Simple Steps

To borrow or not to borrow? Borrow only if you can repay!

* Subject to the Promotional Terms and Conditions for PAYROLLplus Account

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inMotion



Promotional Terms and Conditions for PAYROLLplus Account:

A. General Campaign Details:

- The promotion offer is valid from 2 April 2024 to 30 June 2024 (both dates inclusive, hereinafter called the "Promotion Period").
- This promotion offer only applies to personal customer who has not maintained any PAYROLLplus Account with China CITIC Bank International Limited (the "Bank") during the past 12 months from the date of account opening.
- The above offers are not applicable to the staff of the Bank.
- The promotion offer is not applicable to personal customer who successfully registered MONOPOLY Deposit Top Up Campaign.
- This promotion offer only applies to personal customer who successfully registers and uses the PAYROLLplus Account (as defined in clause A5) during the Promotion Period. When customer ceases to use the PAYROLLplus Account for receiving Automated Payroll Payments (as defined in clause B2) for 3 consecutive months during the Eligible New Customer Bonus Period and Eligible Customer Bonus Period (as defined clause C2), the relevant account will cease to be a valid PAYROLLplus Account and will be treated as a normal HKD Multi-currencies Statement Savings Account.
- Customer has to open a HKD Multi-currencies Statement Savings Account under the sole name of the customer and register the account as the payroll account for receiving Automated Payroll Payments (as defined in clause B2) ("PAYROLLplus Account"). This PAYROLLplus Account shall be subject to the Bank's applicable terms and conditions, including the General Terms and Conditions and the Terms and Conditions for Deposit Accounts, save as otherwise amended, revised or supplemented herein.
- Each account holder of one registered HKD Multi-currencies Statement Savings Account could only be eligible for the reward once, regardless of the number of payroll payments or number of HKD Multi-currencies Statement Savings Account that the account holder holds.
- PAYROLLplus Account is not eligible to register for other campaigns including but not limited to MONOPOLY Deposit Campaign and MONOPOLY Deposit Top Up Campaign.
- 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.
- 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.
- 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.
- 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.
- Customer who submitting the application represents his/her understanding or, acceptance and willingness to comply with these Terms and Conditions. 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.
- In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

B. Auto Payroll Reward (the "Reward")

- The auto payroll reward is only available to customers who successfully register the PAYROLLplus Account during the Promotion Period and successfully arrange for his/her consecutive monthly salary to be disbursed via Automated Payroll Payments into his/her PAYROLLplus Account from the month following the registration month of the PAYROLLplus Account ("Registration Month"), as set as below:

Registration Month	Monthly Salary from the month following the Registration Month ("Reward Period")
April 2024	From May 2024 to March 2025
May 2024	From June 2024 to April 2025
June 2024	From July 2024 to May 2025

- Automated Payroll Payments refers to the customer's employer crediting the customer's salary to customer's Payroll Account through banks' payroll system, standing instruction from local banks, credit in transactions via inMotion "Add Money" function, or local bank transfer credit will be regarded as Automated Payroll Payments, while deposits via CHATS, telegraphic transfer, cash, or cheque are not acceptable as automated payroll payments. The customer is required to authorize his/her employer to disburse his/her salary by making Automated Payroll Payments to his/her payroll account.

- To be eligible for the Reward, the customer must have a minimum monthly payroll amount of HK\$20,000.
- If the monthly salary amount varies from month to month, reward will be calculated based on the average amount of highest eligible Automated Payroll Payment of each month within the reward period (as defined in clause B1) from the month of registration of the PAYROLLplus Account.
- The customer who meets the above requirements can enjoy the Reward according to the below table. For the Reward amount of 3rd month Reward, 6th month Reward, 9th month Reward and 12th month Reward, it will be calculated based on the average amount of highest eligible Automated Payroll Payment of previous months since the month following from the registration month.

(i) Payrollplus X Credit Card Reward

- Customers need to fulfill all of the following requirement to enjoy offer:
 - Meet the requirement of clause B1-B4; and
 - Apply for a CNCBI Jewel World Elite Mastercard® Card/ CNCBI Jewel World Mastercard® Card /CNCBI DCH Living Mastercard® Card/ CNCBI Motion Credit Cards/ CNCBI Motion Credit Cards (virtual) and/or CNCBI GBA Dual Currency Credit Card (the "Eligible Credit Card") during the Promotion Period and the same calendar month in PAYROLLplus Account registration month; and
 - Have being issued with, a principal card Eligible Credit Card issued by the Bank before next calendar month (i.e. apply for the Eligible Credit Card in April 2024, the Eligible Credit Card has to be issued on or before 31 May 2024.)

Monthly Salary Range (HKD)	3 rd month Reward	6 th month Reward	9 th month Reward	12 th month Reward
\$100,000 or above	HK\$500	HK\$300	HK\$300	HK\$900
60,000 or below 100,000	HK\$400	HK\$300	HK\$300	HK\$700
30,000 or below 60,000	HK\$300	HK\$250	HK\$250	HK\$400
20,000 or below 30,000	HK\$200	HK\$100	HK\$100	HK\$100

(ii) Payrollplus Reward

- For the customers who meet the requirement of clause B1-B4.

Monthly Salary Range (HKD)	6 th month Reward
\$100,000 or above	HK\$900
60,000 or below 100,000	HK\$500
30,000 or below 60,000	HK\$400
20,000 or below 30,000	HK\$350

- The Reward will be credited to the customer's designated Credit Card Account (as defined in clause B8) in form of credit card spending credit if the customer is holding a valid credit card issued by the Bank at the time of Reward Credit Date (as defined in clause B7), otherwise, the Reward will be credited to the customer's designated PAYROLLplus Account in form of cash reward, without prior notice.
- For Payrollplus X Credit Card Reward, the Reward will be credited to eligible customer on or before 3rd month Reward, 6th month Reward, 9th month Reward and 12th month Reward from the registration month ("Reward Credit Date") as shown below:

Registration Month	Reward Credit Date			
	3 rd month Reward	6 th month Reward	9 th month Reward	12 th month Reward
April 2024	June 2024	September 2024	December 2024	March 2025
May 2024	July 2024	October 2024	January 2025	April 2025
June 2024	August 2024	November 2024	February 2025	May 2025

For Payrollplus Reward, the Reward will be credited to eligible customer on or before 6th month from the registration month ("Reward Credit Date") as shown below:

Registration Month	Reward Credit Date
April 2024	September 2024
May 2024	October 2024
June 2024	November 2024

- For Eligible Credit Card account to be credited, if customer is holding more than one valid credit card with the Bank, the one with the latest account opening date will be selected; if there are more than one valid credit card with same account opening date, the one with the highest credit limit will be selected; if there are more than one valid credit card with same account opening date and credit limit, the one with the biggest account number will be selected.
- The customer must still maintain a valid PAYROLLplus Account when the Reward is credited to his/her Eligible Credit Card account or PAYROLLplus Account. Otherwise, the Bank reserves the rights to cancel or terminate the Reward.
- The credit card spending credit is only applicable to customer whose relevant Eligible Credit Card account(s) is determined by the Bank (in its sole and absolute discretion) to remain valid and in good standing at all times during the Promotion Period and at the time the Reward is credited. Otherwise the Bank may withdraw or terminate the reward for such customer without any prior notice.
- Should the customer close the PAYROLLplus Account within 1 year from the date when the first Automated Payroll Payment credited to the PAYROLLplus Account, the customer is required to reimburse the Bank for the credit card spending credit or cash reward awarded by the Bank. The Bank will deduct the credited amount directly from the relevant Eligible Credit Card account or PAYROLLplus Account of the customer without prior notice.
- Each customer is entitled to receive the Reward once only.
- The credit card spending credit rewarded cannot be exchanged or converted into cash under any circumstances. The credit card spending credit should be used for retail purchase only and cannot be used for cash advance and settling the outstanding balance.

C. PAYROLLplus Account Preferential Rate Offer

1. PAYROLLplus Account Preferential Rate Offer is only applicable to customer who successfully registers the PAYROLLplus Account during the Promotion Period (each a "Preferential Savings Rate Eligible Client"):
2. Eligible New Customer (as defined in clause C4) can enjoy the following preferential interest rate on the deposit balance (with a cap of HKD\$5,000,000) in your PAYROLLplus Account for the first 3 calendar months starting from the registration date of PAYROLLplus Account ("Eligible New Customer Bonus Period"). Eligible New Customer and Eligible Existing Customer (as defined in clause C5) can enjoy the following preferential interest rate on the deposit balance (with a cap of HKD\$5,000,000) in your PAYROLLplus Account for 9 calendar months starting from the fourth calendar month from the month of registration of the PAYROLLplus Account ("Eligible Customer Bonus Period") if they can fulfill the criteria defined in Clause C3. If the registration date/first day of every month is a non-business day or after cut-off time of a business day, the Account Preferential Interest Rate will be effective from the next business day of registration date.

Daily Balance in your PAYROLLplus Account (HKD)	Account Preferential Interest Rate (p.a.)
First \$5,000,000	1.005% + Board Rate*

* The Board Rate is 0.875%p.a. which is quoted on 1 January 2024 and may change from time to time at the Bank's sole and absolute discretion. Please refer to the latest Corresponding Savings Rates and Board Rates available at any of our branches and website.

3. In order to enjoy the Account Preferential Interest Rate in that month, customer needs to make Automated Payroll Payments to his/her PAYROLLplus account in the previous 2 calendar months during the Eligible Customer Bonus Period.
4. Eligible New Customer means the customer who has not maintained any account or service with the Bank within the preceding 12 months from the start date of Promotion Period.
5. Eligible Existing Customer means the customer who has maintained any account or service with the Bank.

D. Smart Plus Personal Instalment Loan Offer

1. No income proof is required generally if customers make Automated Payroll Payments in the last month. The Bank also reserves the right to request for additional income proof if required.
2. The Annualized Percentage Rate ("APR") is calculated in accordance with the practices and methods set out in the relevant guidelines issued by the Hong Kong Association of Banks. The APR is a reference rate which includes the basic interest rate and other applicable fees and charges expressed as an annualized rate. The APR 1.90% is calculated based on loan amount HK\$2,000,000, loan tenor of 12 months and monthly flat rate of 0.001%, including a Handling Fee of 1% per annum. The examples are for reference only. The APR will be determined based on the customer's credit rating and other relevant loan approval factors, and the bank reserves the final discretion to approve the loan application and to determine the applicable interest rate and handling fee.
3. Customers apply for Smart Plus Personal Installment Loan, Smart Plus Personal Installment Loan - Debt Consolidation ("Debt Consolidation") or Top Up Loan ("the Loan") with China CITIC Bank International Limited (the "Bank") during the period from now until 30 June 2024 (both days inclusive) ("Promotion Period") and successfully drawdown with loan amount of HK\$200,000 or above and repayment period of 36 months or above ("Eligible Customers") shall be entitled to **ONE** of the following two rewards, as detailed below:

Loan Amount [†]	Reward 1 Flight Tickets	Reward 2 Credit Card Spending Credit
HK\$200,000 - HK\$499,999	2 Bangkok Round-Trip Tickets	HK\$1,000
HK\$500,000 - HK\$999,999	2 Tokyo Round-Trip Tickets	HK\$3,000
HK\$1,000,000 - HK\$1,499,999	2 Bangkok Round-Trip Tickets; and 2 Tokyo Round-Trip Tickets	HK\$5,000
HK\$1,500,000 or above	4 Tokyo Round-Trip Tickets	HK\$8,000

Remark:

If customers apply for Top Up Loan, the loan amount is calculated by approved top up loan amount

^ Above reward is subject to terms and conditions. Please visit www.cncbinternational.com/tncs_loan0424 for details.

4. The Flight Tickets and Credit Card Spending Credit are not transferable and cannot be exchanged for cash, other promotional offers or discount. Eligible Customers shall enjoy the offer once only during the Campaign Period. The offer shall not be used in conjunction with other promotional offers at the same time.
5. The Bank does not appoint any third parties to refer this application and process any application that was referred by a third party.
6. The Bank reserves the right to decide (in its sole and absolute discretion) whether to approve or decline any application for a Smart Plus Personal Instalment Loan.
7. The Bank reserves the right to amend, replace, suspend or cancel any of the above promotional terms and conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred. In case of any disputes, the decision of the Bank shall be final and conclusive.