中信银行(国际) | 私人银行
CHINA CITIC BANK INTERNATIONAL | PRIVATE BANKING

Private Banking Welcome Reward

Join Private Banking with CNCBI Jewel World Elite Mastercard® to enjoy up to **HK$58,888** free spending credit

From now until 31 December 2026 ("Promotion Period"), join Private Banking to enjoy the fabulous welcome offers.

1. Private Banking* Welcome Offer — Up to HK$58,888 Credit Card Free Spending Credit#

* Private Banking Customer is required to maintain total balance of no less than HK$8,000,000.

\# Eligible Private Banking Customer must submit the application for CNCBI Jewel World Elite Mastercard Card during the Promotion Period and have his/her application approved within one calendar month after the Promotion Period, and reach the designated Total Balance Growth Amount, will be eligible to enjoy the Total Balance Growth credit card free spending credit.

Total Balance Growth Amount (HK$ or its equivalent)	Credit Card Free Spending Credit	
	New-To-Bank Customer	Upgraded Customer
HK$50,000,000 or above	HK$58,888	HK$48,888
HK$24,000,000 to below HK$50,000,000	HK$28,888	HK$18,888
HK$8,000,000 to below HK$24,000,000	HK$8,000	HK$6,000

2. CNCBI Jewel World Elite Mastercard® Card

- **Enjoy up to 2.5% cash rebate on retail spending all year round (up to extra HK$3,800 cash rebate in each calendar month)**
- **Complimentary Access to 1,400+ Priority Pass Airport Lounges**
- **Complimentary Airport Limousine Service**
- **24-hour Concierge Service**

3. Wealth Management Product Offers

Investment Funds Transfer in Offer	Enjoy **HK$300** cash reward for every cumulative Fund Transfer-in of HK$100,000 (or equivalent) with maximum cash reward of **HK$99,000**
Foreign Exchange Services	**Enjoy preferential pricing** on FX transaction via **inMotion**

4. Member-Get-Member Referral Program

Reward for Referrer (existing customer)	Upon each successful Private Banking account opening of Referee **HK$5,000 cash reward** (each Referrer can enjoy up to HK$50,000 cash reward)

Investment involves risks. The above offers are subject to terms and conditions. Please refer to related terms and conditions or contact your Relationship Manager for details.

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

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2026 H2 Private Banking Promotional ("Promotion") Terms and Conditions:

1. **General Terms and Conditions:**
   a. Unless specified, the promotion period of these promotions runs from 1 July 2026 - 31 December 2026 (both dates inclusive, "Promotion Period").
   b. Private Banking customers are required to maintain a daily average Relationship Balance of HK$8,000,000 (or equivalent) or above with China CITIC Bank International (the "Bank").
   c. "New-To-Bank Customer" is a customer who does not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with the Bank within the 12 months immediately preceding the first date of the Welcome Offer Promotion Period. For 'New-To-Bank Customers' who join CITIC*diamond* and then upgrade to Private Banking within 3 months after the joining month of CITIC*diamond*, they will be counted as Private Banking New-To-Bank Customer.
   d. "Upgraded Customer" is the customer who is holding current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with the Bank before Private Banking joining date but has not taken up Private Banking service within the 12 months immediately preceding the Private Banking account opening date.
   e. "Total Balance" includes "Total Balance of Hong Kong Private Banking" and "Total Balance of Singapore Private Banking". "Total Balance of Hong Kong Private Banking" includes deposits and investments balance of customer's all sole name accounts and all joint-name accounts (in which the customer is the primary account holder). "Total Balance of Singapore Private Banking" includes deposits and investments balance of customer's all sole name accounts and all joint-name accounts (in which the customer is the primary account holder).
   f. 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.
   g. Participating in Rewards Go! Program ("Program")
      i. To be eligible for this Program, customer should hold at least one valid bank account and/or credit card account in good standing and 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.
   h. Customers must maintain the valid One Account, current or savings account with the Bank at the time when the cash rebate / reward are credited.
   i. Customer's One Account opening date and time will be subjected to the Bank's system record.
   j. The Bank reserves the right to amend, suspend, supplement or terminate the whole or any part of the Terms and Conditions of the Promotion at any time without notice, and shall not bear any costs, expenses, losses or liabilities arising out of or in connection with such amendment, suspension, cancellation or termination.
   k. For joint account customers, only the primary account holder is entitled to the promotions.
   l. The Promotional Offers are not applicable to all staff of the Bank.
   m. In the event of any matter or dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and conclusive.
   n. 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.
   o. If an eligible customer has any fraud or abuse, the Bank will cancel the customer's eligibility and account to participate in this promotion. The Bank reserves the right to directly deduct the cash rebate, the total amount of reduction or exemption, and/or take corresponding legal actions from the relevant cheque or savings account of eligible customers without prior notice.
   p. 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 or in connection therewith shall be referred to the courts of Hong Kong SAR.
   q. In the event of any inconsistencies between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

2. **Private Banking Welcome Offer ("Welcome Offer"):**
   a. Welcome Reward is only applicable to "New-To-Bank Customer" or "Upgraded Customer" who received this Promotion material and joins Private Banking successfully during the Promotion Period ("Eligible Private Banking Customer") .
   b. Eligible Private Banking Customer must submit the application for CNCBI Jewel World Elite Mastercard Card during the Promotion Period and have his/her application approved within one calendar month after the Promotion Period, and reach the designated Total Balance Growth Amount as per table shown below, will be eligible to enjoy the Total Balance Growth credit card free spending credit ("Total Balance Growth Eligible Customer"):

Total Balance Growth Amount (HKD or equivalent)	Credit Card Free Spending Credit (HKD)	
	New-To-Bank Customer	Upgraded Customer
HK$50,000,000 or above	HK$58,888	HK$48,888
HK$24,000,000 to below HK$50,000,000	HK$28,888	HK$18,888
HK$8,000,000 to below HK$24,000,000	HK$8,000	HK$6,000

   c. "Total Balance Growth Amount" refers to the net increase when comparing an Eligible Private Banking Customer's average Total Balance of the 1st to 3rd consecutive calendar month after joining Private Banking with the Total Balance on 31 May 2026 (For joining Private Banking during 1 July to 30 September 2026) or 31 August 2026 (For joining Private Banking during 1 October to 31 December 2026). If an Eligible Private Banking Customer is a New-To-Bank Customer, his/her Total Balance on 31 May 2026 or 31 August 2026 is regarded as HK$0.
   d. For non-Hong Kong dollar denominated eligible transaction amount, the relevant transaction amount will be converted into Hong Kong Dollar based on the exchange rate solely determined the Bank for calculation of the offer entitlement.
   e. The Bank will credit the Total Balance Growth Credit Card Free Spending Credit to the most recently opened CNCBI Jewel World Elite Mastercard Card of the Total Balance Growth Eligible Customer in HKD ("Credit Card Free Spending Credit Account") on the date specified in below table.

Date of joining Private Banking (both dates inclusive)	Date of Total Balance Amount to be compared with	Months of calculating the Total Balance Amount (1st to 3rd consecutive calendar months after joining Private Banking)	Month of Crediting Credit Card Free Spending Credit (on or before)
1 July 2026 - 31 July 2026	31 May 2026	August, September and October 2026	December 2026
1 August 2026 - 31 August 2026		September, October and November 2026	January 2027
1 September 2026 - 30 September 2026		October, November and December 2026	February 2027
1 October 2026 - 31 October 2026	31 August 2026	November, December 2026 and January 2027	March 2027
1 November 2026 - 30 November 2026		December 2026, January 2027and February	April 2027
1 December 2026 - 31 December 2026		January, February and March 2027	May 2027

   f. At the time of crediting the Total Balance Growth Credit Card Free Spending Credit, the Total Balance Growth Eligible Customer should still maintain Private Banking status, the monthly Total Balance of HK$8,000,000 (or equivalent) or above AND have a valid CNCBI Jewel World Elite Mastercard Card with the Bank, and Total Balance Growth Eligible Customer's card account must remain valid, in good credit standing and not cancelled or terminated, otherwise the Total Balance Growth Credit Card Free Spending Credit will be forfeited.
   g. Total Balance Growth Credit Card Free Spending Credit can only be used for settling new eligible transactions of the relevant Total Balance Growth Eligible Customer and cannot be used to settle any other outstanding balances. Eligible Transactions must be posted transactions, including retail purchase, cash advance, monthly repayments of Merchant Instalment Plans, monthly repayments of Retail Purchase Interest-free Flexi Installment Plan, autopay, and retail transactions incurred by way of mail/phone order(s). For the avoidance of doubt, transactions which shall not be considered as Eligible Transactions include, but not limited to, balance transfers, Cash-in Programs, Dollar$mart Personal Installment Loan, Statement Balance Interest Free Installment Plan, NonConventional Interest Free Flexi Installment Plan or Tax Interest Free Flexi Installment Plan, contribution to any unit trust / monthly investment plan, payments made to the Inland Revenue Department, purchase of casino chips, annual fees, finance charges, other banking service charges, Octopus Automatic Add Value Service payment, payment make via ATM/ online banking and any unposted / cancelled / refunded / invalid transactions.
   h. Total Balance Growth Credit Card Free Spending Credit is not transferable or redeemable for cash.
   i. Each Eligible Private Banking Customer will be entitled to the Total Balance Growth Credit Card Free Spending Credit once only.

3. **Terms and Conditions specific to CNCBI Jewel World Elite Mastercard Card Offers:**
   a. The below offers are only applicable to cardmembers of CNCBI Jewel World Elite Mastercard Card ("Eligible Credit Card") issued by the Bank("Eligible Cardmember").
   b. From now to 31 December 2026 (both days inclusive) (the "Promotion Period"), Credit Cardmembers can enjoy 2.5% cash rebate on Eligible Transactions with CNCBI Jewel World Elite Mastercard Card, including 0.4% basic cash rebate and 2.1% extra cash rebate. The monthly maximum of the 0.4% basic cash rebate amount of the Eligible Accounts (calculated on credit card statement cycle basis) shall be the multiple of the Member's credit limit as approved by the Bank and the applicable cash rebate percentage (currently 0.4%). The monthly maximum of the 2.1% extra cash rebate amount of the Eligible Accounts shall be HK$3,800 (based on the transaction date shown on the credit card monthly statement). Retail spending must be posted transactions, including retail purchase, cash advance, monthly repayments of Merchant Instalment Plans and retail transactions incurred by way of mail/phone order(s). For details of credit card fees and charges, please refer to Key Facts Statement/ CNCBI Credit Card Fees and Charges: https://www.cncbinternational. com/_document/personal/credit-cards/en/Credit-Card-Fee-Schedules.pdf.
   c. Enjoy one complimentary access to Priority Pass airport lounges per calendar year by presenting your Jewel World Elite Mastercard Card and valid boarding pass. The offer is provided by Mastercard® and subject to related Terms and Conditions.
   d. From now until 31 December 2026, Private Banking customer can enjoy 2 times complimentary limousine service with CNCBI Jewel World Elite Mastercard Card.
   e. 24-hour Concierge Service is provided by Mastercard® and subject to related Terms and Conditions.
   f. Full terms and conditions apply. For details, please contact the Bank's branch staff or visit https://www.cncbinternational .com/ WorldElite -EN.
   g. Annual fee of CNCBI Jewel World Elite Mastercard Card is HK$3,800. Annual Percentage Rate for Retail Purchase at 34.49% (Standard Monthly Rate at 2.5%) when accounts are opened and it will be reviewed from time to time. Other fees and charges apply. Please contact the bank's branch staff for details.

4. **Terms and Conditions specific to "Investment Funds Transfer-In Cash Rewards" ("Transfer-In Offer"):**
   a. The promotional period is from 1 January 2026 to 31 December 2026, both dates inclusive ("Promotion Period").
   b. Transfer-In Offer is applicable to customers holding One Account of the Bank ("Eligible Customers").
   c. Eligible Customers will be entitled to HK$300 cash rewards for every cumulative fund transfer-in of HK$100,000 (or its equivalent in other currencies) in each phase. The maximum cash rewards is $99,000 per Eligible Customer in each phase, If the cumulated fund transfer-in is less than HK$100,000 (or its equivalent in other currencies), the amount will not be cumulated to next phase.
   d. This Transfer-in Offer is only applicable to investment fund(s) distributed or accepted by the Bank, excluding money market funds ("Eligible Funds"). The Bank reserves the right to have final decision whether the Eligible Customers can enjoy this Transfer-In Offer.
   e. Eligible Funds Transfer-in application must be submitted and completed during the Promotion Period.
   f. The latest fund price made available to the Bank as of the date of the completion of transfer-in of the Eligible Funds will be used to calculate the accumulated fund transferred-in amount of Eligible Funds and respective cash rewards. For non-HKD denominated fund transferred-in amount, it will be converted into HKD equivalent based on relevant prevailing foreign exchange rate determined by the Bank for calculation of the Transfer-In Offer entitlement.
   g. The accumulated Eligible Funds transferred-in amount is calculated on a "per-customer basis". If the Eligible Customer has two or more One Account, all the Eligible Funds transferred-in amount will be aggregated for calculation. If the One Account is a joint account, the Eligible Funds transferred-in amount will be calculated for primary account holder only.
   h. The Bank will calculate the Eligible Funds transferred-in amount and credit cash rewards to customer's settlement account according to following sequence as determined by the Bank in our sole and absolute discretion: i. Saving account (non-WMC) and ii. Current account (non-WMC). If the customer does not have any sole name account with the Bank, the rebate will be credit to his/her joint name account according to above sequence. If the Eligible Customer has more than one account under same account type (i.e. 2 Saving accounts (non-WMC)), the Bank will credit to the most recently opened account at its discretion, according to the schedule as follow:

Phase	Transfer-in completion date	Holding period start date	Holding period end date	Cash rewards entitlement
Phase 1	1 January - 31 March 2026	1 April 2026	31 August 2026	On or before 30 September 2026
Phase 2	1 April - 30 June 2026	1 July 2026	30 November 2026	On or before 31 December 2026
Phase 3	1 July - 30 September 2026	1 October 2026	28 February 2027	On or before 31 March 2027
Phase 4	1 October - 31 December 2026	1 January 2027	31 May 2027	On or before 30 June 2027

   i. Customer must maintain, at a minimum, the total Investment Funds holdings amount at the Bank as recorded on the holding period start date, on the holding period end date in order to enjoy this Transfer-In Offer.
   j. If Eligible Customers transfer out any unit of the Eligible Funds transferred-in holdings held with the Bank to other financial institution(s) on or before the Cash Rewards is credited, the Bank reserves the right to forfeit all relevant cash rewards of the Eligible Customer.
   k. Eligible Customers must maintain One Account and current or saving account (either in sole name or joint names) with the Bank at the time when the cash rewards are credited. If the account status is abnormal and the Bank fails to deposit the cash rewards successfully, the Bank reserves the right to deny the credit of the cash rewards without prior notice, and will not issue the sub cash rewards to any other account for any reason and in any form.
   l. This Transfer-in Offer is not applicable to corporate customers, One Account with account suffix 90, 91, 98 and staffs of the Bank during the Promotion Period or at the time of crediting the cash rewards.

5. **Terms and Conditions for Private Banking Member-Get-Member Referral Program ("Referral Program"):**
   a. The promotion period runs from 1 July 2026 – 31 December 2026 (both dates inclusive, hereinafter called the "Promotion Period").
   b. A "Referrer" for this Referral Program must be an existing customer of the Bank who holds a HKD deposit account.
   c. A "New-To-Bank Customer" refers to a customer who does not hold any current, savings, time deposits and/or investment accounts (either in its sole name or in joint name with another) with the Bank within the past 12 months from the date of the relevant Private Banking Member-Get-Member Referral Form (the "Referral Form") received by the Bank ("Referee").
   d. "New Funds" refer to the cash which are newly placed by a New-To-Bank Customer through the Bank and not transferred from any accounts of the Bank.
   e. "Total Balance" includes deposits and investments balance of customer's all sole name accounts and all joint-name accounts (in which the customer is the primary account holder) with the Bank.
   f. Upon a Referee successfully opening a Private Banking Account and depositing New Funds with the Bank within the Promotion Period, and maintaining an average Total Balance of not less than HK$8,000,000 (or equivalent) for 3 consecutive months from the following month of Private Banking Account opening month, the relevant Referrer will be rewarded with HK$5,000 cash rebate ("Referral Incentive").
   g. During the Promotion Period, each Referrer is entitled to a maximum of HK$50,000 Referrer Incentive (Up to 10 referees from referral).
   h. For details of the welcome offer of Private Banking, please call the Bank's Private Banking Representative on (852) 3603 6088.
   i. Referee must provide the name of the Referrer and the Referrer no. and sign on the Referral Form upon account opening. No Referral Incentive will be rewarded unless the Referral Form is completed and signed by the Referee to the satisfaction of the Bank.
   j. Referrers cannot refer themselves as New-to-Bank Customers.
   k. Every existing customer is eligible to be a Referrer under this Referral Program in its own name as an individual, regardless of whether he/she holds an account in his/her sole name or in joint name with another.
   l. For each successful referral, Referral Incentive will only be rewarded to one Referrer.
   m. The Bank will credit the amount of the relevant Referral Incentive to the eligible Referrer's HKD deposit account in the 5th month or before from the opening date of the relevant Private Banking Account of the Referee. The Referee must remain to be a customer of Private Banking Account. The Referrer must remain to be a customer of the Bank with HKD deposit account at the time of Referral Incentive awarded under this Referral Program. If the relevant account of the Referrer is subsequently closed or cancelled by any party for whatever reason, the Bank reserves the right not to reward the Referrer with the Referral Incentive without further notice.

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 promotional material alone.

Risk Disclosure specific to Securities Trading:

(1) Investment involves risks. (2) 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. (3) 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. (4) 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. (5) 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. (6) 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.

Risk Disclosure Statements for Investment Funds:

(1) Investment Funds are not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment. (2) Investors should note that investment involves risk and past performance is not indicative of future performance. The price of the Investment Funds may go down as well as up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of investing in Investment Funds. In the worst case scenario, the value of the Investment Funds may be substantially less than your investment amount. (3) Investors should consider their own investment objectives, financial resources and relevant circumstances, and read the relevant offering document, terms and conditions and risk disclosure statement before making any investment decision. (4) Investors should carefully read the relevant fund's offering documents (including the investment policy and risk factors stated therein) in details before making any investment decision. If needed, investors should seek independent professional advice.

Risk Disclosure Statements for Currency Linked Deposit:

(1) CLD is NOT equivalent to time deposit. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (2) Investing in CLD is not the same as buying the Linked Currency directly. During the Deposit Period, you have no rights in the Linked Currency, and movements in the exchange rate of the Linked Currency may not lead to any corresponding change in your return on CLD. (3) CLD involves risks, including but not limited to derivatives risk, market risk, liquidity risk, credit risk of the Bank, currency risk, risks relating to Renminbi and risks of early termination by the Bank. (4) The maximum potential gain is limited. (5) CLD is NOT principal protected and you could lose all of your deposit amount. (6) Currency-Linked Deposit is not covered by the Hong Kong Investor Compensation Fund.

Risk Disclosure Statements for Foreign Currency Investment:

Foreign currency investments 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. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

This promotional material does not itself constitute an offer of, or an invitation by or on behalf of the Bank to any person to purchase or acquire or invest in any investment products.

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