

**Promotional Terms & Conditions for Business inMotion Business Now Account Opening Offer  
first half of 2026 (the "Offer")**

1. The Offer is valid from 1 Jan 2026 to 30 Jun 2026 (both dates inclusive, hereinafter called the "Promotion Period").
2. Corporate customer (as defined below) who successfully opens Business Now Accounts via Business inMotion during the Promotion Period ("Eligible Customer") can enjoy a half waiver of account opening fee, company search fee and additional special company account opening application fee (if applicable).
3. A promotion code of "IMSMEA50" is required to input in Business inMotion during application in order to enjoy the Offer.
4. The Offer applies to Corporate Customer who has not maintained any Business Now Account with China CITIC Bank International Limited (the "Bank") during the past 12 months from the date of account opening.
5. Corporate Customer includes limited company, partnership and sole proprietorship and they should be registered/incorporated in Hong Kong with only 1 layer of ownership/controlling structure and all relevant individual(s) should be natural person(s) with valid HKID card(s) or PRCID card.
6. Each Eligible Customer can only enjoy the Offer once during the Promotion Period.
7. 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 Promotional 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.
8. 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 the event of any matter of any dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and conclusive.
9. 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.
10. Foreign Exchange Risk Disclosure Statement: Currency conversion 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.

11. These Promotional 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.
12. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.