

**inMotion to signal first steps towards virtual banking  
with launch of ground-breaking remote account opening****HKD time deposit rates as high as 3%; 30 bps foreign exchange rate discounts**

(Hong Kong: 1 March 2018) China CITIC Bank International Limited (the “Bank” or “CNCBI”) announces today the grand launch of its flagship mobile banking platform inMotion with ground-breaking remote account opening which breaks the mould of traditional banking by allowing account opening in as little as 15 minutes without the need for a branch visit, address proof or signature. This truly remote service allows customers access to banking services anytime anywhere.

Aside from Hong Kong’s first remote account opening service, inMotion also comes with an array of functions at this stage. This includes time deposits, foreign exchange, funds transfers, account overview as well as eStatement and eAdvice services.

Mrs Helen Kan, Executive Director and Alternate CEO, says, “As a pioneer in mobile banking, CNCBI has always supported Hong Kong’s development in FinTech. The Bank takes great pleasure in officially launching inMotion. It is CNCBI mobile banking’s flagship platform which is independent of physical branches and is able to provide services that virtual banks have to offer. This demonstrates the Bank’s capability of getting ahead of change and responding promptly to customers’ needs, taking those first steps towards virtual banking even before the emergence of a virtual bank in the city. We anticipate that half of the Bank’s new retail customers over the next three years opened their accounts remotely by using inMotion.”

inMotion adopts various ground-breaking technologies. The Bank’s Chief Information and Operations Officer Mr Michael Leung points out, “There are stringent regulatory requirements for opening bank accounts. To make remote account opening a reality, CNCBI became the first bank in Hong Kong to complete a non-face-to-face know-your-customers process for identity and document verification on a mobile phone. The process makes use of a number of ground-breaking technologies including artificial intelligence for identity document verification; optical character recognition for reading the information on such identity documents and autofill; facial recognition for validating the holders of such documents; and liveness check to prevent fraudulent attempts by photo spoofing.”

To commemorate the grand launch of inMotion, the Bank rolls out three fabulous offers. From now until the end of March in 2018, new customers who place HKD time deposits of amounts between HK\$10,000 and HK\$100,000 through inMotion can enjoy an annualised interest rate of 3%. Meanwhile, customers who exchange currencies on inMotion can expect FX rate discounts of as high as 30 basis points. Those

who successfully open an inMotion account and make a deposit of HK\$10,000 or above may also receive a cash rebate of HK\$50.

Ms Anne Lee, Executive General Manager, Customer Strategy and e-Business, Personal & Business Banking Group, notes: “inMotion will continue to be enhanced with more functions and services such as investment account opening for trading stocks and funds. CNCBI is committed to making inMotion a new generation of mobile banking platform that customers really like to use.”

Terms and conditions apply. For details, please log on to [www.cncbinternational.com/inmotion](http://www.cncbinternational.com/inmotion), visit a CNCBI branch or call (852) 2287 6788.

#### Photo



Mrs Helen Kan (second left), Executive Director and Alternate CEO, China CITIC Bank International; Mr Michael Leung (second right), Chief Information and Operations Officer, and Ms Anne Lee (far left), Executive General Manager, Customer Strategy and e-Business, Personal & Business Banking Group, officiate the inMotion grand launch

### **China CITIC Bank International Limited**

The controlling shareholder of China CITIC Bank International Limited (the “Bank” or “CNCBI”) is China CITIC Bank Corporation Limited (“CNCB”). CNCB, via its wholly-owned subsidiary CITIC International Financial Holdings Limited, owns a 75% stake of the Bank. Another 25% of shareholding are held respectively by Hong Kong Tian Yuan Manganese International Trade Co., Limited (9.6%), Hong Kong Guansheng Investment Co., Limited (6.0%), Anxin Trust Co., Limited (3.4%), Clear Option Limited (3.0%) and Elegant Prime Limited (3.0%).

By providing a comprehensive suite of financial services including corporate banking, personal banking, wealth management, treasury and global markets solutions to exceed Greater China and overseas customers’ expectation, the Bank aspires to be the “China Bank of Choice” with the best international standards. The Bank’s footprint includes 34 branches in Hong Kong, as well as overseas branches in New York, Los Angeles, Macau and Singapore. The Bank also provides banking services in Beijing, Shanghai and Shenzhen through a wholly-owned subsidiary. The Bank is rated “Baa1” by Moody’s Investors Service and “BBB” by Fitch Ratings. More information about the Bank can be found on its website at [www.cncbinternational.com](http://www.cncbinternational.com).

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