

**Market-first remote investment account opening service launches on inMotion****Life-time HK\$0 brokerage commissions for securities purchases for new customers**

(Hong Kong: 13 June 2018) China CITIC Bank International Limited (the “Bank” or “CNCBI”) reaches another milestone with the launch of Hong Kong’s first remote investment account opening service on its flagship mobile banking platform inMotion, allowing customers to trade securities and investment funds and manage their investment instructions anytime anywhere. New customers may also enjoy a “HK\$0 brokerage commissions for securities purchases” offer.

Following the rollout of the market’s first remote deposit account opening service earlier this year, inMotion continues to get ahead of the market and has now extended the remote account opening service to include investment accounts. Opening an investment account is easy. Customers need only verify their residential address, confirm their personal details and complete an investor risk analysis questionnaire.

Currently, the array of inMotion services includes time deposits, foreign exchange, inward and outward funds transfers, balance enquiries as well as electronic statements and notices retrieval. With the newly introduced investment account, customers may also trade securities and investment funds, and other investment-related functions such as replying to corporate actions.

Ms Anne Lee, Executive General Manager, Customer Strategy and e-Business, Personal & Business Banking Group, notes: “CNCBI spares no effort in spearheading the development of virtual banking. The Bank is pleased with the launch of another market’s first, which brings anytime anywhere mobile banking experience into the area of investment. In future, the Bank will continue to leverage off its leading position and move forward, actively examining the application of other FinTech innovations with an aim to provide customers with banking services that follow them around.”

inMotion customers can expect fabulous offers. From now until 30 September 2018, existing inMotion customers may enjoy offers such as “0.125% brokerage commission for securities trading” in addition to “0.88% subscription fees for investment funds”. During the promotion period, new customers who successfully opened an investment account on inMotion may enjoy a “HK\$0 brokerage commissions for securities purchases” offer. Meanwhile, the current offers of 3% three-month Hong Kong dollar time-deposit preferential interest rates, 30 pips discounts for foreign exchange and HK\$50 cash rewards will be extended to 28 June this year.

Terms and conditions apply. For details of the inMotion promotion offers, please log onto inMotion, visit [www.cncbinternational.com/inmotion](http://www.cncbinternational.com/inmotion), or call us at (852) 2287 6889.

## **Risk disclosure statements**

### **Foreign exchange**

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.

### **Securities trading**

Investment involves risks. 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. 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. If investors investing in investment products denominated in non-local currencies, one should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. 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.

### **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.

**China CITIC Bank International Limited**

China CITIC Bank International Limited ("CNCBI") is 75%-owned by CITIC International Financial Holdings Limited ("CIFH"), which in turn is a wholly-owned subsidiary of China CITIC Bank Corporation Limited ("CNCB"). The remaining 25% of CNCBI are owned by Tian Yuan Trading Limited, Hong Kong Guansheng Investment Co., Limited, Anxin Trust Co., Limited, Clear Option Limited and Elegant Prime Limited.

By providing value-creating financial solutions to define and exceed both wealth management and international business objectives of Greater China and overseas customers, CNCBI aspires to be "the best overseas integrated financial services institution", with the highest international standards and capabilities.

CNCBI's footprint in Greater China includes 32 branches in Hong Kong, as well as branches and presence in Beijing, Shanghai, Shenzhen and Macau. CNCBI also has overseas branches in New York, Los Angeles and Singapore. More information about CNCBI can be found on its website at [www.cncbinternational.com](http://www.cncbinternational.com).

**For media enquiries, please contact:**

Charles Mak  
Assistant Vice President  
Corporate Communications  
Tel: (852) 3603 6314  
Fax: (852) 3603 4312  
Email: [charlesko\\_mak@cncbinternational.com](mailto:charlesko_mak@cncbinternational.com)

Christopher Law  
Assistant Manager  
Corporate Communications  
Tel: (852) 3603 6635  
Fax: (852) 3603 4312  
Email: [christopherst\\_law@cncbinternational.com](mailto:christopherst_law@cncbinternational.com)

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