Press Release

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CNCBI to connect to Faster Payment System

Offering brand new real-time money transfer experience to customers

(Hong Kong: 28 September 2018) China CITIC Bank International Limited (the "Bank" or "CNCBI") today announces that the Bank's inMotion, Personal i-banking and Business Internet Banking are connected to The Hong Kong Monetary Authority's Faster Payment System ("FPS"). Existing personal customers who set their CNCBI accounts as FPS default accounts can enjoy free, real-time interbank small-value money transfer services anytime anywhere as well as preferential interest rates of as high as 3.8% p.a. for a three-month time deposit in addition to a HK\$50 cash reward.

CNCBI joins the first batch of FPS participating organisations to provide 24-hour, real-time money transfer and payment services to customers. Personal customers need only a mobile phone number or email address to conduct P2P (peer-to-peer) money transfers or make payments and top up their stored-value payment facilities.

Using the FPS is easy. Starting 30 September 2018, customers can transfer money or make payments anytime anywhere by logging into their inMotion or i-banking accounts. Personal and Business Internet Banking customers may also set their CNCBI accounts as their FPS default accounts, bind their mobile phone numbers or email addresses, or apply for a common QR code to link up with their CNCBI Hong Kong dollar or Renminbi accounts entirely free of charge.

Mrs Helen Kan, Executive Director and Alternate CEO, CNCBI, says, "The FPS carries extraordinary meaning as it is a real breakthrough in Hong Kong's development of intelligent banking and intelligent living. 'Banking Made Easy' is realised through efficient and cost-effective interbank money transfers and payments by connecting different banks and stored-value facilities. The level of flexibility and security is in line with the anytime anywhere service philosophy of **inMotion**. It also facilitates CNCBI's virtual banking business development. It is anticipated that Hong Kong's small-value money transfer and payment ecosystem will enter a brand new era."

In celebration of the Bank's connection to the FPS, existing personal customers who bind their CNCBI accounts to the FPS and set such accounts as their FPS default accounts may enjoy a preferential interest rate of up to 3.8% pa for a three-month time deposit of HK\$10,000 to HK\$100,000 on inMotion. Meanwhile, customers who keep their CNCBI accounts bound to the FPS until 31 January 2019 and receive at least one payment of HK\$100 or RMB100 or above via FPS can get a HK\$50 cash reward. Terms and conditions apply. For details, please visit www.cncbinternational.com\fps or call (852) 2287 6788.

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.

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