

CNCBI to lower HKD prime rate and HKD savings rates

(Hong Kong: 31 October 2019) China CITIC Bank International Limited (the “Bank” or “CNCBI”) today announces that the Bank is to lower its HKD prime rate 12.5 basis points, from 5.375% to 5.25% and adjust the Bank’s HKD savings rates.

HKD Prime Rates

	New interest rate (p.a.) (Effective 1 November 2019)	Existing interest rate (p.a.)	Change
HKD Prime Rate	5.25%	5.375%	-12.5 basis points

HKD Savings Rates

Account Balance	New interest rate (p.a.) (Effective 1 November 2019) #	Prevailing interest rate
HKD500,000.00 or above	0.0030%	0.1280%
HKD50,000.00 to HKD499,999.99	0.0020%	0.1260%
HKD10,000.00 to HKD49,999.99	0.0010%	0.1250%
HKD5,000.00 to HKD9,999.99	0.0000%	0.0000%
HKD4,999.99 or below	0.0000%	0.0000%

CITIC*first* customers enjoy the highest interest rates applicable to HKD savings account regardless of the account balance.

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 integrated financial services institution", with the highest international standards and capabilities.

CNCBI's footprint in Greater China includes 30 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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