CNCBI to launch Robo 360
First bank in Hong Kong to introduce robo-advisory service

(Hong Kong: 28 November 2019) China CITIC Bank International Limited (the “Bank” or “CNCBI”) announces the launch of new robo-advisory service Robo 360, further increasing the functionality of its flagship mobile banking platform inMotion. The first bank in Hong Kong to introduce robo-advisory service, CNCBI broke the status quo in the banking industry again with the use of Fintech and brought customers fresh experiences in funds investment.

Robo 360 provides one-stop robo-advisory service to customers through meticulous calculations and smart analytics on the back of financial theories and quantitative methodologies.

- **Guided investment**
  Robo 360 tailors asset allocation mix suggestions and corresponding fund choices to the needs of the customers who need only complete an investor risk analysis and enter a few investment profile parameters such as target goal, investment horizon and initial investment amount.

- **Diversified portfolio**
  Robo 360’s asset allocation mixes enable diversified investment. Customers are brought up to speed with the portfolio performance round the clock, particularly, via SMS or email alerts with rebalancing advice when for instance, the portfolio drifts from the pre-set goal or a change of risk levels takes place, ensuring that the portfolio stays in line with the investment goals.

- **Low-cost, low-threshold**
  The minimum investment amount to start investing with Robo 360 is only HK$800 or US$100. Unlike conventional investment services, Robo 360 charges no subscription fees. Customers need only pay an advisory service fee calculated on their total values of asset under advice* to enjoy the professional services for diversified investment.

A dedicated relationship manager on a mobile device, Robo 360 enables customers to break free from time and physical constrains of traditional investment services and to build their personalised investment portfolio in line with their asset allocation strategies from the selected funds available on Robo 360 anytime anywhere and with great convenience.

Mrs Helen Kan, Executive Director and Alternate CEO, CNCBI, says, “CNCBI has always been committed to FinTech development with a view to offering more convenient wealth management experience to customers through service innovations and financial inclusion. The launch of Robo 360 not only further enhances inMotion’s capability as a mobile banking platform offering comprehensive virtual banking services, but it also confirms CNCBI’s service ethos of “When it comes to banking services, one app is all it
takes". With the Robo 360 launch, CNCBI is leading the industry to break new ground in robo-advisory service and turned over a new chapter in Hong Kong’s FinTech development."

Customers looking to kick-start their smart investment with Robo 360’s cutting-edge fund investment service can enjoy a 12-month exemption of advisory service fee exemption by opening a Robo 360 account from now until 31 March 2020. Terms and conditions apply. For details, please visit www.cncbinternational.com/robo360, visit a CNCBI branch, or call (852) 2287 6788.

A pioneer in mobile banking services, CNCBI has launched many first-in-Hong Kong innovations, including the standalone security token mobile app CNCBI Token, deposit accounts binding to WeChat Pay Hong Kong Wallet and biometrics-enabled Touch Balance. In March 2018, CNCBI launched inMotion with the truly remote account opening service, and subsequently added Hong Kong’s first truly virtual credit card Motion Virtual Credit Card, full-function securities trading mobile app inVest and insurance purchase services via inMotion. The comprehensive suite of virtual banking services on inMotion now encompasses account opening, spending, investment and insurance purchases.

**Robo 360 steps and usage**

1. Set up investment goals according to personal needs
2. Enter target goal, investment horizon and initial investment amount
3. Receive investment suggestions on Robo 360’s smart analytics

*An advisory service fee is 1% p.a. on the total value of the asset under advice (AUA) and is accrued by calendar days and charged on a monthly basis.*
**Risk Disclosure Statement**

**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.

**Robo 360 Advisory Service**

(1) Using Robo 360 Advisory Service involve investment risks, market risks, partial execution risks, termination/suspension of Robo 360 Advisory Services, regulatory risks, investment strategy risks, diversification risks, performance risks and limitation of historical data. (2) Whilst the Bank may provide Rebalancing Alerts as it may determine appropriate after its review or upon occurrence of specific events, the Bank will not execute any Rebalancing Instruction automatically. If the investor does not provide Rebalancing Instructions to the Bank or there is any delay in providing such Rebalancing Instructions, the Selected Portfolio may become no longer suitable for the investor and the investor shall bear such consequences. (3) Portfolios construction and rebalancing are generated by a model-driven process according to the portfolio construction and methodologies set out by the Bank. The model is algorithm- and rule-based instead of attempting to recommend positon taking with respect to the direction of markets.
Launched officially in March 2018, inMotion is China CITIC Bank International’s flagship mobile banking platform with the first-in-Hong Kong remote account opening service which allows customers to open a bank account anytime anywhere on the inMotion mobile app without time or physical constraints or typical document hassles. No pre-registration is required neither. When it comes to banking services, one app is all it takes.

More innovative functions are now available on inMotion. These have included:

- Motion Virtual Credit Card
- Life insurance application
- Bill Payment
- Remittance
- Support customers with more than 1 One Account to register inMotion
- Add CNCBI Credit Card directly to Apple Pay
- Total Liability chart view
- Faster Payment System (FPS)
- Remote deposit and investment account opening
- Transfer in/out
- View balance
- Currency exchange
- Time deposit
- Securities trading
- Investment funds
- Reply corporate action
- Remote reset password
- Biometric authentication

Stay tuned for more features and functions.

For details of inMotion, please visit www.cncbinternational.com/inMotion.
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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