

China CITIC Bank International to introduce
“Special Personal Instalment Loan for Mini and Small Business Owners”
12-month principal moratorium to alleviate difficulties facing SMEs

(Hong Kong: 7 February 2020) China CITIC Bank International Limited (the “Bank” or “CNCBI”) announces the launch of a special personal instalment loan for owners of mini and small business with fewer than 50 employees with effect from today, in order to mitigate their short-term financial woes amid an economic downturn and the novel coronavirus outbreak.

Applicants may apply for either a loan amount of HKD80,000 or HKD150,000 with a 24-month repayment period with the Special Personal Instalment Loan for Mini and Small Business Owners. Successful applicants are required to repay interest only for the first 12 instalments and repay principal and interest from the 13th instalment onwards. The loan does not require any collateral nor charges any handling fee. It is applicable to owners or shareholders who have incorporated the business in Hong Kong for more than 24 months and have their latest 3-month average ending bank balance above a specific level¹. Applications are welcome at five CNCBI branches and its two Business Banking Centres². The approval result will generally be available within five working days upon receipt of all documents required.

As a bank deeply rooted in Hong Kong for almost 100 years, CNCBI has always been a close partner of business owners, committed to offering appropriate banking services and support. Understanding that businesses and individuals may be hit hard under the current challenging economic situation, the Bank will stay close to its customers, keep an eye on their needs and proactively explore other relief initiatives to provide timely support, helping them get through this tough time.

For details of the Special Personal Instalment Loan for Mini and Small Business Owners, please call (852) 2287 6767 (9am to 8pm, Monday to Friday; 9am to 6pm, Saturday) or visit the specific branches.

¹The number of applicants for loan amount HKD80,000 and HKD150,000 should be no fewer than two and three respectively. The respective average ending bank balances in the last three months should be no less than HKD15,000 and HKD28,000

²Applications are welcome at the Bank’s Sheung Wan, Tsim Sha Tsui, Kowloon Bay, Tsuen Wan and Yuen Long Branch, as well as its Business Banking Centres in Tsim Sha Tsui and Central

³The aforementioned service is subject to terms and conditions

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 and two business banking centres 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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