

**China CITIC Bank International**  
**to extend mortgage principal moratorium arrangements to SSFS flats**  
Standing by customers to ease mortgage stress

(Hong Kong: 12 May 2020) China CITIC Bank International Limited (the “Bank” or “CNCBI”) announces that the Bank is to extend its previously launched mortgage principal moratorium arrangements to cover mortgages for residential units under the Hong Kong Housing Authority’s Subsidised Sale Flats Scheme (SSFS) in an effort to help more customers to ease their mortgage stress.

The mortgage principal moratorium arrangement extension will cover SSFS associated residential units in the primary and secondary markets (including those under the Home Ownership Scheme, the Private Sector Participation Scheme, the Buy or Rent Option Scheme, the Tenants Purchase Scheme and the Green Form Subsidised Home Ownership Scheme). Mortgage customers who have made repayments with good credit records over the last 12 months may apply for a six-month principal moratorium and extend it for another six months depending on the situation, taking advantage of a maximum of 12-month interest-only repayment period. Application is open from now until 30 September 2020. Application forms are available at any of the China CITIC Bank International branches or for download at [https://www.cncbinternational.com/\\_document/eform/mortgage\\_principal\\_moratorium\\_period\\_form.pdf](https://www.cncbinternational.com/_document/eform/mortgage_principal_moratorium_period_form.pdf).

In a move to reduce the COVID-19’s financial impact on customers, CNCBI has since February 2020 launched mortgage principal moratorium arrangements for owners of residential, commercial and industrial units as well as parking spaces alongside other relief measures such as a Special Personal Instalment Loan for Mini and Small Business Owners with a 12-month principal moratorium, Special 100% Loan Guarantee under the SME Financing Guarantee Scheme, as well as personal loan and credit card fees and interest waivers.

Terms and conditions apply.

**Let us know how we can help:**

Personal customers	<ul style="list-style-type: none"><li>• Call our Customer Service Hotline at (852) 2287 6767 (Monday – Friday: 9am to 8pm; Saturday: 9am to 6pm)</li><li>• Visit a CNCBI branch (Monday – Friday: 9am to 5pm; Saturday: 9am to 1pm)</li></ul>
SME customers	<ul style="list-style-type: none"><li>• Call our Business Banking Service Hotline at (852) 2287 6868 (Monday – Friday: 9am – 5pm)</li></ul>

### **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 29 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](http://www.cncbinternational.com).

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