

China CITIC Bank International “inMotion” money market fund investment service

No transaction fees with investment thresholds as low as HK\$10

(Hong Kong: 10 July 2020) China CITIC Bank International Limited (the “Bank” or “CNCBI”) launched a new money market fund investment service on its flagship mobile banking platform [inMotion](#), opening up a new investment experience with increased flexibility and convenience for customers.

- **Invest with ease**

The money market fund investment service provides fund information including price, allocation and return rate to customers without any time or geographical constraints. Customers may also check their order status, review transaction history and conduct transactions once logged into inMotion.

- **Low threshold, no transaction fee**

Money market funds invest only in highly liquid instruments with short-term maturity. The low risk investment enables customers to adjust their investment allocation with great flexibility in accordance with their needs. Free of any subscription and redemption fees, customers may start their investment journey with a threshold of as low as HK\$10.

- **Unlimited cash rewards**

From now until 30 September 2020, customers investing in money market funds may reap “Unlimited Cash Reward for Investment Asset Growth”. Eligible customers can enjoy a HK\$388 cash reward for every HK\$200,000 or equivalent accumulated growth^{Note 1} of their eligible investment.

A pioneer in mobile banking services with a commitment to fostering financial inclusion in line with an innovative spirit, CNCBI has over the years launched an array of market-first services. In 2018, CNCBI broke new ground with the launch of inMotion and its truly remote account opening service followed by Hong Kong’s first truly virtual credit card Motion Virtual Credit Card, full-function securities trading mobile app inVest, insurance purchase services and robo-advisory service Robo 360, providing customers with the convenience of virtual banking service which encompasses account opening, spending, investment and insurance purchase services.

Terms and conditions apply. For details of the money market fund investment service, please visit <https://www.cncbinternational.com/personal/e-banking/inmotion/en/services/mmf/index.html>. For details of the “Unlimited Cash Reward for Investment Asset Growth”, please visit <https://www.cncbinternational.com/personal/promotions/integrated-investment/en/index.html#aumoffer>. Customers may also visit a CNCBI branch or call our Customer Service Hotline at (852) 2287 6767 (Monday to Friday: 9am to 8pm; Saturday: 9am to 6pm).

Note 1: Calculation of Accumulated Growth

Eligible One Account	Growth		Deduction
Eligible Investment Customers Eligible Investment Products	Successfully subscribed or bought via any channels of the Bank during the Investment Reward Promotional Period	Submitted transfer-in or deposit application during the Investment Reward Promotional Period and also successfully completed the relevant transfer-in or deposit on or before 31 October 2020	Successfully redeemed, sold, transferred-out, early terminated or matured during the Investment Reward Promotional Period
Investment Funds	Subscription Amount	Value	Redemption Amount
Robo 360 Advisory Service	Initial Investment Amount	N/A	Redemption Amount
Bonds	Purchase Settlement Amount	N/A	Sell/ Maturity Settlement Amount
Equity-Linked Investments	Nominal Value	N/A	Nominal Value
Currency-Linked Deposit	Initial Investment Amount	N/A	Initial Investment Amount
RemarStructured Deposit	Initial Investment Amount	N/A	Initial Investment Amount

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 Services

(1) Using Robo 360 Advisory Services 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 position taking with respect to the direction of markets.

Bonds

(1) Investment involves risk. The prices of bonds can fluctuate, sometimes dramatically. The price of bonds may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds. (2) Investing in this product is not equivalent to time deposit. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. (3) Default/ Credit risk - There is a risk that the issuer may fail to pay you the interest or principal as scheduled. In the worst case scenario, you may not be able to receive back the interest and principal if the issuer defaults on the bond. (4) Interest rate risk - When the interest rate rises, the price of a fixed rate bond will normally drop. (5) Exchange rate risk - If your bond is denominated in a foreign currency, you may face an exchange rate risk if you choose to convert payments made on bond to your home currency. (6) Liquidity risk - If you need to sell the bonds before maturity for an urgent cash-flow need or use the capital for other investments, you may not be able to do this since the liquidity of the secondary bond market could be low. If you choose to sell your bond before it matures, you may lose part or all of your investment. (7) Reinvestment risk - If you hold a callable bond, when the interest rate goes down, the issuer may redeem the bond before maturity. If this happens and you have to re-invest the proceeds, you may not be able to enjoy the same rates of return. (8) Equity risk - If your bond is "convertible" or "exchangeable", you also face equity risk associated with the stock. A fall in the stock price will usually follow by a fall in the bond price.

Equity-Linked Investments ("ELI")

(1) ELI is not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (2) ELI is NOT principal protected and is NOT secured by any asset or collateral. Investors could lose all of your investment. (3) The maximum potential gain is limited. (4) Investing in ELI is not the same as investing in the reference assets. (5) If investors invest in ELI, they are relying upon the creditworthiness of the issuer and, as the case may be, the guarantor and no other person. Investors may get nothing back if the issuer and/or the guarantor becomes insolvent or defaults in performing its obligations in relation to the product. (6) ELI involves risks, including but not limited to re-investment risk, risks of early termination, limited market

making arrangements, conflict of interest, market risk, liquidity risk, currency risk and risks relating to Renminbi. (7) ELI is not covered by the Hong Kong Investor Compensation Fund.

Currency-Linked Deposit ("CLD")

(1) CLD is NOT equivalent to time deposit. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (2) Investing in CLD is not the same as buying the Linked Currency directly. During the Deposit Period, you have no rights in the Linked Currency, and movements in the exchange rate of the Linked Currency may not lead to any corresponding change in your return on CLD. (3) CLD involves risks, including but not limited to derivatives risk, market risk, liquidity risk, credit risk of the Bank, currency risk, risks relating to Renminbi and risks of early termination by the Bank. (4) The maximum potential gain is limited. (5) CLD is NOT principal protected and you could lose all of your deposit amount. (6) Currency-Linked Deposit is not covered by the Hong Kong Investor Compensation Fund.

Structured Deposit

(1) Structured Deposit is NOT equivalent to time deposit. It is NOT protected by the Deposit Protection Scheme in Hong Kong. (2) Structured Deposit involves risks, including but not limited to derivatives risk, market risk, liquidity risk, credit risk of the Bank, currency risk and risks relating to Renminbi. (3) The maximum potential gain is limited. (4) Structured Deposit is not a listed security. There is no secondary market for you to sell this product prior to its maturity. (5) Structured Deposit is not covered by the Hong Kong Investor Compensation Fund.

Additional Risk Disclosure Statements Specific to Structured Deposit – Currency Conversion

(1) Structured Deposit is NOT principal protected and you could lose your entire deposit amount.

Additional Risk Disclosure Statements Specific to Structured Deposit – European Bullish/ Bearish

(1) The principal protection feature is only applicable if this product is held to maturity. (2) Investing in Structured Deposit is not the same as investing in the reference currency directly.

About inMotion

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
- Robo-advisory service Robo 360
- Money market fund investment service

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 28 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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