

CNCBI Go Digital Lucky Draw

Bank within the safe confines of your home and
win daily chances for cash rewards of HK\$888 to HK\$88,888

(Hong Kong: 27 July 2020) China CITIC Bank International Limited (the “Bank” or “CNCBI”) announces the launch of the “CNCBI Go Digital Lucky Draw”. From now until 30 September 2020, eligible customers who complete designated activities or transactions via the Bank’s [inMotion](#) or [Personal i-banking Service](#) are entitled to enter the lucky draw for multiple chances to win daily cash rewards of HK\$888 and a grand prize of HK\$88,888.

The “CNCBI Go Digital Lucky Draw” aims to encourage customers to take advantage of the Bank’s inMotion and internet banking services. Eligible customers are enrolled automatically into the pre-set number of lucky draws by simply completing any of the below eight designated activities or transactions via the Bank’s inMotion or Personal i-banking Service during the promotion period. Winners (eight daily, 528 in total) will be randomly drawn and each will be rewarded a cash prize of HK\$888. During the entire promotion period, a customer can win up to a maximum of 66 daily cash rewards, ie, a total of HK\$58,608.

Designated activities / transactions	Lucky draw chances	Maximum entitlement
1. Personal i-banking Service registration / reactivation	10	A maximum of 10 lucky draw chances for each of the designated activity / transaction throughout the promotion period
2. inMotion registration / reactivation	10	
3. Robo 360 account opening	5	
4. FPS default account registration	5	A maximum of 5 lucky draw chances for each of the designated activity / transaction throughout the promotion period
5. Log in to Personal i-banking Service / inMotion / inVest	1	A maximum of 1 lucky draw chance per day for each designated activity / transaction throughout the promotion period
6. Buy / sell foreign currency	1	
7. Buy / sell securities	1	
8. Bill payment	1	

The lucky draw chances of each eligible customer will be accumulated automatically for a HK\$88,888 grand prize draw. Throughout the entire promotion period, each eligible customer stands a chance to win a maximum of HK\$147,496 including daily cash rewards and the grand prize. Customers who complete more designated activities or transactions stand more chances to win the cash rewards.

Aside from the “CNCBI Go Digital Lucky Draw”, more promotional offers are up for grabs:

- Robo 360 account opening: [12-month \\$0 advisory fee](#)
- FPS default account registration: [10% p.a. preferential interest rate for 3 months HKD time deposit](#)
- Buy / sell foreign currency: [Up to HK\\$238 Cash Reward](#)
- Securities purchase: [Up to 24 months \\$0 brokerage commission](#)

Terms and conditions apply. For details of the “CNCBI Go Digital Lucky Draw”, please visit www.cncbinternational.com/en/godigital or call our Customer Service Hotline at (852) 2287 6767 (Monday to Friday: 9am to 8pm; Saturday: 9am to 6pm)

Note: Lucky draw promotion periods and announcement dates

Lucky draw promotion period		Announcement date (on or before)
From	To	
27 Jul 2020	31 Jul 2020	21 Aug 2020
1 Aug 2020	15 Aug 2020	31 Aug 2020
16 Aug 2020	31 Aug 2020	15 Sep 2020
1 Sep 2020	15 Sep 2020	30 Sep 2020
16 Sep 2020	30 Sep 2020	31 Oct 2020
Grand prize lucky draw		31 Oct 2020

Risk Disclosure Statements

Some of the investment products are structured products involving derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. You should not invest in this product based on this promotion alone.

Foreign Exchange

Foreign currency investments are subject to exchange rate risk which may result in gain or loss. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into HKD or other foreign currencies. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Securities Trading

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move down or up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying or selling securities. Investors should seek advice from own professional advisors as to particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. If investors investing in investment products denominated in non-local currency, one should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Before making any investment decision, investors should refer to the terms and conditions of relevant Securities Trading Services and risk disclosure statements and seek professional advice where needed. Renminbi (RMB) is subject to exchange rate risk. The Hong Kong dollar value of

investment will decrease if the RMB depreciates against Hong Kong dollar. Conversion between RMB and other currencies (including Hong Kong dollar) is subject to policy restrictions relating to Renminbi and consequently the relevant regulatory requirements in Hong Kong. Such requirements may be amended subject to changes in the policy restrictions relating to RMB. RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

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.

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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