

China CITIC Bank International CITICdiamond premium wealth management service Unleashing customer's wealth potential

**One-carat DIF diamond lucky draw and more than HK\$70,000 welcome offers for
prestigious customers**

- *Veteran team, diverse product range and flexible asset allocation solutions for wealth optimisation*
- *HK\$240,000-worth one-carat DIF diamond lucky draw and CITICdiamond Secured Revolving Credit Facility Offer for CITICdiamond customers*
- *More than HK\$70,000 welcome offers up for new customers*
- *Easy remote account upgrade to CITICdiamond via flagship mobile banking platform inMotion*

(Hong Kong: 21 March 2022) China CITIC Bank International Limited (the "Bank" or "CNCBI") CITICdiamond wealth management service is committed to helping customers to fulfil their asset allocation strategy towards achieving wealth optimisation, by providing them all-round professional services and a diverse range of products in adherence to the "Progress with Confidence" brand philosophy. With a view to giving CITICdiamond customers a unique and more extraordinary wealth management experience, CITICdiamond has recently rolled out a series of online and offline advertisements in line with the launch of a "One Carat DIF Diamond" Lucky Draw Campaign and a rich array of fabulous welcome offers.

CITICdiamond wealth management service to satisfy the needs of GBA customers

CITICdiamond provides professional wealth management services to high-net-worth (HNW) customers with assets under management (AUM) of HK\$4,000,000 or above. Despite the challenging market condition, CITICdiamond wealth management service has been well received by customers since its inception and achieved encouraging results.

Ms Shirley Leung, Executive General Manager, Wealth Management, Personal and Business Banking Group, CNCBI, said, "We are confident about the prospect of the HNW market as the economy develops rapidly in the Greater Bay Area (GBA). CITICdiamond is committed to helping customers to unleash the potential of their wealth through a myriad of online and offline services. Aside from our CITICdiamond Banking Centre in Admiralty, we have opened two new CITICdiamond Banking Centres in Causeway Bay and Mong Kok last year, offering increased convenience to customers in Hong Kong as well as those from other regions including those from other GBA cities."

CITICdiamond's elite team boasts a wealth of global expertise with ready hands to help customers capture global opportunities by offering insights into the market and a diverse range of products for fulfilling their personalised asset allocation strategies. For instance, customers may inject flexibility into their investment by adjusting their assets through refinancing services such as the exclusive CITICdiamond Secured Revolving

Credit Facility, which allows customers to grab wealth growth opportunities by pledging different assets such as time deposits, stocks, funds, and bonds as collateral. Customers are also able to invest from anywhere and at any time with ease through online services on CNCBI's flagship mobile platform inMotion, Robo 360 and Invest.

Stepping up CITIC*diamond* brand power with premium rewards for customers

Ms Leung continued, "The CITIC*diamond* brand takes after the precious stone. Cutting diamonds requires visions and craftsmanship. Much like a master craftsman, CITIC*diamond's* experienced relationship managers and teams provide customers with bespoke wealth management solutions crafted with professional analysis and a comprehensive selection of asset allocation options, giving customer's wealth the maximum shine. Our new advertisement series embraces similar ideas and aims to provide the same experience to customers. Aside from managing customer's wealth, CITIC*diamond* also cares for the health of our valued customers. As such, we carefully select and partner with top-notch medical and health providers to offer customers comprehensive health check and wellness schemes, adding value to customer's wealth as well as their health."

In line with the advertisement series, CITIC*diamond* has launched a number of fabulous rewards ¹:

- **Unlimited entries to one-carat DIF diamond lucky draw**

CITIC*diamond* customers with a total balance growth amount of or more than HK\$4,000,000 or the equivalent ² may enter into the lucky draw automatically ³. One grand prize winner can take home a one-carat DIF diamond worth more than HK\$240,000 while three other winners can each receive a second prize of King Fook Jewellery shopping vouchers of HK\$20,000. There are no limits to the number of entries to the lucky draw ⁴. The greater the total balance growth amount, the more the draw chances!

- **Welcome offers up to HK\$72,800**

New customers to CITIC*diamond* who fulfil the total balance growth amount requirements ⁵ can enjoy cash rewards of up to HK\$16,000. Alongside other remarkable rewards for investments, credit cards and customer referrals, the offers can reach a total of HK\$72,800. Meanwhile, customers who deposit eligible new funds and register for MONOPOLY deposit may also enjoy a bonus interest rate of up to 3.88% p.a. ⁷ and four tickets to MONOPOLY DREAMS HONG KONG™ ⁸.

- **CITICdiamond Secured Revolving Credit Facility Offer**

Customers who had no CITIC*diamond* secured revolving credit facility on or before 1 March 2022 and successfully apply for this service during the promotion period can enjoy interest rates as low as HIBOR+1.28% p.a. for up to 12 months.

Start the CITIC*diamond* wealth growth journey via inMotion

Both new and upgraded customers can enjoy extraordinary CITIC*diamond* services within the comfortable confines of their homes:

1. New customers can download CNCBI's flagship mobile banking platform inMotion and open a savings account within a few minutes by providing simple personal information to complete the application.
2. Upon successful account opening, customers can apply for upgrade to CITIC*diamond* with three simple taps on the screen ⁹: "account upgrade service", "login" and "confirm terms and conditions". Application result will be sent to the customers via SMS.

Customers can break away time and location constraints and fulfil their wealth management needs through CITIC*diamond*'s all-round service.

For details of CITIC*diamond*'s services and promotions, please visit

www.cncbinternational.com/citicdiamond.

Photos



Ms Shirley Leung, Executive General Manager, Wealth Management, Personal and Business Banking Group, CNCBI, said that CITIC*diamond* is committed to helping customers to optimise their wealth's potential towards fulfilling a glorious lifestyle through comprehensive services provided both online as well as offline at the three CITIC*diamond* Banking Centres by an experienced team with diverse expertise and asset allocation strategies



China CITIC Bank International CITICdiamond wealth management service has rolled out a new advertising series and kicked off a “One Carat DIF Diamond” Lucky Draw Campaign which offers fabulous prizes including a one-carat DIF diamond worth more than HK\$240,000 and a total of HK\$60,000 jewellery shopping vouchers in addition to welcome offers of more than HK\$72,800 for new customers

Remarks

1. Terms and conditions apply. For details, please visit <https://www.cncbinternational.com/citicdiamond/en/offers.html>.
2. Customers are required to fulfil the related requirements. Please refer to the terms and conditions for details. Total Balance Growth Amount refers to the net increase as comparing the average Total Balance of designated dates with the Total Balance on 31 December 2021.
3. New customers are required to maintain a Total Balance of HK\$4,000,000 (or equivalent) or above from the 1st calendar month after joining CITIC*diamond* until the date of the Lucky Draw (i.e., 29 September 2022) while existing customers are required to maintain a Total Balance of HK\$4,000,000 (or equivalent) or above from February 2022 until the date of the Lucky Draw. Customers are also required to have opened a One Account successfully, registered for eStatement service of Consolidated Statement and successfully logged in to inMotion on or before the date of the lucky draw.
4. The number of lucky draw entries is the square number of the multiple of HK\$4,000,000 in the customer's Total Balance Growth Amount, i.e., $(\text{Total Balance Growth Amount} / \text{HK\$4,000,000})^2$. Examples are as follows:

Total Balance Growth Amount (HK\$ or equivalent)	Multiple of HK\$4,000,000	Number of Lucky Draw Entry
HK\$4,000,000	1	1
HK\$8,000,000	2	4
HK\$12,000,000	3	9
HK\$16,000,000	4	16
HK\$20,000,000	5	25

5. Customers are required to fulfil the related requirements. Please refer to the terms and conditions for details. Customers are also required to successfully open a One Account, register eStatement service of Consolidated Statement and log in to inMotion service from the 1st calendar month after joining CITIC*diamond* to the date of crediting the Cash Reward.
6. CITIC*diamond* welcome offer include the below rewards:

Reward	Details	Amount
Investment	HK\$1,000 cash reward for every accumulated Eligible Transaction Amount of HK\$500,000 (or equivalent) for investment transactions ; maximum cash reward is capped at HK\$20,000	Up to HK\$40,800
	HK\$150 cash reward for every accumulative fund transfer-in of HK\$100,000 (or equivalent); maximum cash reward is capped at HK\$12,000	
	Up to HK\$8,800 cash reward for FX via manned & automated channels (except ATM)	
	0.88% subscription fee offer of investment fund via online channels	
Credit cards	HK\$1,000 Time Square Gift Card for successful application of CNCBI CITIC <i>diamond</i> UnionPay Dual Currency Credit Card; and up to 4% Cash Rebate on UnionPay App Mobile Payment or Renminbi Spending	Over HK\$1,000
Customer referral	HK\$1,500 cash reward for each successful referral	Up to HK\$15,000

7. MONOPOLY Deposit bonus interest rate (registration period until 30 March 2022)

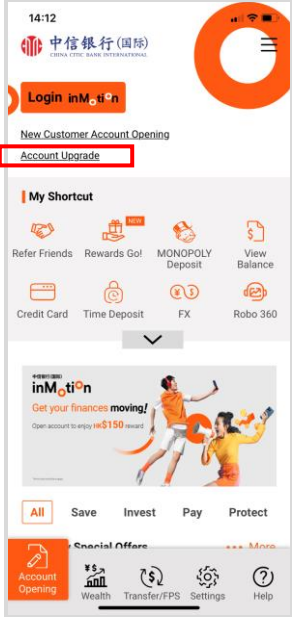
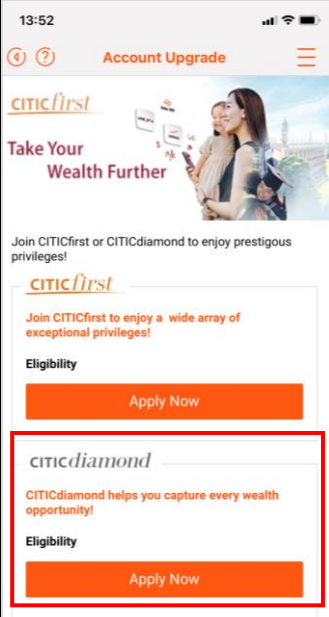
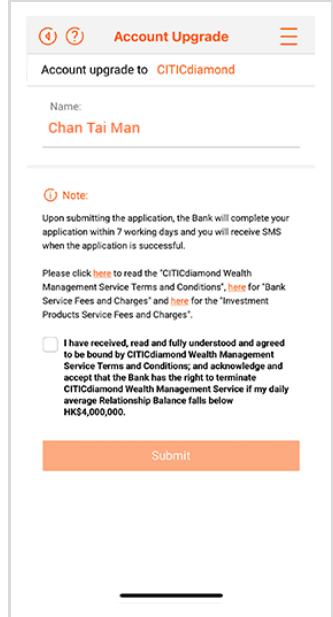
	Bonus Interest Rate (p.a.) for Eligible New Fund in the Registered Account (both dates inclusive)		
Eligible New Customer	Registration Date to 30 April 2022	1-31 May 2022	1-30 June 2022
	0.18%	0.38%	3.88%

Applicable to eligible New Customers and new funds. Eligible New Customer means the customer who has not maintained any account or service with the China CITIC Bank International Limited within the preceding 12 months from the start date of the Registration Period. Customers need to register for MONOPOLY Deposit and has at least reached the requirement of HKD10,000 Eligible New Fund once on any business day during the Registration Period to enjoy the Bonus Interest Rate. The maximum Eligible New Fund to be entitled to the Bonus Interest Rate during the Promotion Period is HK\$4,000,000.

8. Eligibility for entitlement of MONOPOLY DREAMS HONG KONG™ Tickets

- joins CITICdiamond Wealth Management service during Promotion Period
- successfully registers for any MONOPOLY Deposit Campaign via inMotion or branch with a valid Multi-currencies Statement Savings Account in Hong Kong Dollar during first 2 calendar months from CITICdiamond Join Date
- maintains CITICdiamond status, One Account, e-Statement Service of Consolidated Statement, inMotion service AND has a valid Mobile Phone Number in the Bank's record when MONOPOLY DREAMS HONG KONG™ Tickets are delivered
- maintains Total Balance of HK\$4,000,000 (or equivalent) or above from the 1st calendar month after joining CITICdiamond to the date of receiving MONOPOLY DREAMS HONG KONG™ Tickets

9. Upgrade to CITICdiamond via inMotion

		
<p>Tap "Account Upgrade" after successful account opening via inMotion</p>	<p>Choose CITICdiamond and login to inMotion</p>	<p>Read and confirm terms and conditions, application completed after submission</p>

Risk disclosure statements and disclaimer

To borrow or not to borrow? Borrow only if you can repay!

Investment involves risks and value of investments may go up as well as down. Past performance of investment products may not be indicative of future performance. It is likely that losses will be incurred rather than profits made as a result of buying and selling of investment products. This document does not itself constitute any offer of, or invitation by or on behalf of China CITIC Bank International Limited (the "Bank") to any person to purchase or sell or acquire or invest in any investment products. The Bank is an authorised institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority. This document is issued by the Bank. Its contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

For details of product risk disclosure statement, please visit the below webpages:

1. Investment related

<https://www.cncbinternational.com/personal/promotions/integrated-investment/en/index.html>

2. Foreign exchange related

<https://www.cncbinternational.com/personal/promotions/integrated-investment/en/index.html#fx>

3. Investment funds related

<https://www.cncbinternational.com/personal/promotions/integrated-investment/en/index.html#investmentfunds>

China CITIC Bank International Limited – “Grow Together Trust Forever”

China CITIC Bank International Limited (“CNCBI”) is 75%-owned by CITIC International Financial Holdings Limited, which in turn is a wholly-owned subsidiary of China CITIC Bank Corporation Limited.

CNCBI’s footprint in Greater China includes 24 branches and two business banking centres in Hong Kong, as well as presence in Beijing, Shanghai, Shenzhen and Macau. CNCBI also has overseas branches in New York, Los Angeles and Singapore. 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 provider”, with the highest international standards and capabilities.

“Grow Together Trust Forever” – China CITIC Bank International Limited has grown together with its employees, customers and partners through 100 glorious years since 1922. Your trust strengthens our perpetual belief, gives us confidence and continues to be our infinite pursuit. With that, we will walk with you and move further into the future together.

More information about CNCBI can be found on its website at www.cncbinternational.com.

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