

China CITIC Bank International welcomes resumption of normal traveller clearance

Exclusive privileges on offer to create value to customers' wealth and wellness

(Hong Kong: 5 January 2023) China CITIC Bank International Limited ("CNCBI") today announces a series of exclusive privileges in anticipation of the gradual and orderly resumption of traveller clearance between mainland China and Hong Kong, with an aim of providing cross-border customers a comprehensive array of wealth management services which will open the door for creating value to customers' wealth and wellness.

Exclusive privileges catered to customers' wealth and wellness

CNCBI welcomes and will support fully the plan to resume normal traveller clearance between mainland China and Hong Kong. In adherence to the Bank's vision of 'Agile. Professional. Simple.', CNCBI will continue to utilise its professional capabilities to provide customers with simple and accommodating products and services that allow customers to manage their banking needs with ease and peace of mind. Taking into consideration customers' health awareness, CNCBI will cater to their needs with products and services that add value not only to their wealth but also to their wellness.

In anticipation of the upcoming resumption of normal traveller clearance between mainland China and Hong Kong, CNCBI is rolling out a series of privileges from 9 January 2023 to 31 March 2023:

Privilege One: Complimentary COVID-19 vaccination or half-priced body check in addition to exclusive interest rates for deposits

New customers with a deposit of eligible new funds of HK\$4,000,000 or above and registering for MONOPOLY Deposit ("eligible customers") at the same time can enjoy a bonus interest rate of up to 7.28% p.a.¹, reaping the benefit of high interest rates for greater financial flexibility and investment opportunities.

Riding on the partnership with professional medical and health centres, CNCBI is also offering eligible customers an express reservation for a complimentary Comirnaty Original / Omicron BA.4-5 Vaccine (the "Comirnaty bivalent vaccine")². Alternatively, eligible customers may choose to take a Virtus body check at half price³.

Privilege Two⁴: Additional cash rebates with CNCBI GBA Dual Currency Credit Card application and activation

Eligible customers who simultaneously applied for and activated the CNCBI GBA Currency Credit Card can enjoy an upgrade privilege of two complimentary vaccines⁵, or a complimentary body check plan on top of a maximum accommodation discount of 15% at Four Seasons Hotel Hong Kong. New CNCBI GBA Dual Currency Credit Card customers will also be entitled to cash rebates of 14%⁶ of up to HK\$2,500 for their RMB spending during the first three months.

Privilege Three: Premium travel experience

Eligible customers with a Premium Financing loan amount of HK\$4,000,000 or above, and who have successfully applied for and activated the CNCBI GBA Dual Currency Credit Card will receive four complimentary tickets to MONOPOLY Dreams Hong Kong and an opportunity to take a Bentley out for a test drive, adding a touch of luxury to their travel.

Privilege Four: Join CITIC*diamond* and enjoy welcome offers of up to HK\$281,800⁷

New customers who join CITIC*diamond* can enjoy myriad welcome offers of up to HK\$281,800. Existing CITIC*diamond* customers who successfully referred a new CITIC*diamond* customer can receive a cash reward of up to HK\$15,000.

Extensive branch network in Hong Kong with one-stop cross-border wealth management service

China CITIC Bank International's extensive network spans across Hong Kong, Kowloon and the New Territories. The bank's Private Banking Centre and / or CITIC*diamond* Banking Centre in Admiralty, Causeway Bay and Mongkok provide a comprehensive range of service catered to customers' wealth management needs. The Bank's 24 branches are well geared for providing customers one-stop cross-border wealth management services. Customers may visit us or call our customer service hotline at 2287 6767 to learn more about the above-mentioned privileges. Terms and conditions apply.

Remarks

1. The maximum amount of eligible new funds that can be entitled to the bonus interest rates is at HK\$10,000,000.
2. Comirnaty bivalent vaccine is a vaccine used for preventing COVID-19 caused by SARS-CoV-2. It is given to adults and adolescents from 12 years of age and older. The complimentary comirnaty bivalent vaccine includes an option of hepatitis B vaccine (three injections). Comirnaty bivalent vaccine (one injection) or hepatitis B vaccine (three injections) are available for choice. Prior selection is required during reservation should hepatitis B vaccine (three injections) be preferred. According to "COVID-19 Vaccination Programme" of the HKSAR Government, the Comirnaty bivalent vaccine is a vaccine used for preventing COVID-19 caused by SARS-CoV-2. It is given to adults and adolescents from 12 years of age and older. Based on the available clinical data, among subjects who received the Comirnaty bivalent vaccine or the ancestral strain vaccine as booster after completion of primary series, the antibody level against Omicron BA.4-5 and its increment were higher after receiving the Comirnaty bivalent vaccine compared to the ancestral strain vaccine. In terms of safety, clinical data and overseas vaccination data show that the safety profile of Comirnaty bivalent vaccine is similar to that of the ancestral strain vaccine. There is an increased risk of myocarditis (inflammation of the heart muscle) and pericarditis (inflammation of the lining outside the heart) after vaccination with Comirnaty. These conditions can develop within just a few days after vaccination and have primarily occurred within 14 days. They have been observed more often after the second vaccination, and more often in younger males. Following vaccination, you should be alert to signs of myocarditis and pericarditis, such as breathlessness, palpitations and chest pain, and seek immediate medical attention should these occur. Adolescents and young adults should avoid strenuous exercise for one week after Comirnaty vaccination. Please refer to <https://www.covidvaccine.gov.hk/en/vaccine> for details. Vaccination can cause side effects, although not everybody gets them. Customer acknowledged the vaccination would involve potential risk and accepted based on own wish. The Bank is not the service provider of the service or goods. The Bank is not responsible for any conditions incurred by vaccination. Please seek professional medical advice if needed.

3. Body check items are as follows (with value of HK\$3,000)

服務項目 SERVICE ITEMS		Male 男	Female 女
基本體格檢查 Physical Examination			
個人健康分析問卷 Health Questionnaire		✓	✓
量度血壓、脈搏、身高、體重 Blood Pressure, Pulse, Body Height, Body Weight			
體重指標 Body Mass Index			
視力測試 Visual Acuity / 色盲測試 Color Vision			
乳房及盆腔檢查 (指限女性) Breast and Pelvic Examination (Female only)			
FibroScan 肝纖維化掃描		✓	
檢查項目 Investigations			
靜態心電圖 Electrocardiogram, Resting		✓	✓
肺部X光 Chest X-Ray		✓	✓
醫學化驗 Laboratory Test			
血液學檢測 Haematological Screening	全血細胞計數 Complete Blood Count	✓	✓
糖尿病檢測 Diabetes Screening	血葡萄糖, 空腹 Glucose, Fasting	✓	✓
	糖化血色素 Haemoglobin A1C (HbA1c)	✓	✓
心血管疾病風險 Cardiovascular Risk Profile	總膽固醇 Total Cholesterol	✓	✓
	三酸甘油脂 Triglycerides		
	高密度膽固醇 HDL Cholesterol		
	低密度膽固醇 LDL Cholesterol		
痛風症檢測 Gout Screening	尿酸 Uric Acid	✓	✓
腎功能 Kidney Function	肌酸酐 Creatinine	✓	✓
	尿素 Urea	✓	✓
肝功能 Liver Function	谷丙轉氨酶 SGPT (ALT)	✓	✓
	谷草轉氨酶 SGOT (AST)	✓	✓
	總蛋白質 Total Protein	✓	✓
	白蛋白、球蛋白 Albumin and Globulin ratio	✓	✓
尿液分析 Urinalysis	白蛋白、球蛋白 Albumin and Globulin	✓	✓
	尿液常規檢查 Urine Routine	✓	✓
大便檢查 Stool Analysis	大便常規 Stool Routine (Ova & Cyst)	✓	✓
	大便潛血 Stool Occult Blood	✓	✓
體檢報告 Reporting			
詳細體檢報告 Medical report		✓	✓
醫生跟進, 諮詢及報告分析 Doctor follow-up consultation		✓	✓

- Applicable to new cardmembers who do not currently hold and have not cancelled any principal card of CNCBI Credit Card issued by the Bank in the past 12 months from the date of approval of their current applications for a principal card of the Eligible Credit Card.
- Either Comirnaty bivalent vaccine (one injection) or hepatitis B vaccine (three injections) are available for selection.
- The 14% cash rebate includes the welcome offers of 10% cash rebate on spending in foreign currencies in the first 3 months (up to HK\$1,000) and the full year 4% Mobile Wallet and RMB

Spending Cash Rebate (the maximum cash rebate is HK\$100 for each spending and \$500 for each month; promotion period until 31 December 2023).

7. Assuming the New-to-bank customer registers for MONOPOLY Deposit and deposits new funds of HK\$10 million on 3 January 2023 until 30 April 2023 to enjoy a bonus interest of up to HK\$153,140, together with “Total Balance Growth Reward”, “Customer Referral Reward”, other product / service rewards, and upon completion of designated transactions, application and/or related requirements, the total rewards can be up to HK\$281,800.

Risk disclosure statements and disclaimer

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

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China CITIC Bank International Limited

China CITIC Bank International Limited (“CNCBI”), a major offshore platform of commercial banking business of the CITIC Group, 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”).

China CITIC Bank International’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, and overseas branches in New York, Los Angeles and Singapore.

Across a century, China CITIC Bank International has grown together with its employees, customers and partners since 1922 and will continue to move towards its vision of “Agile. Professional. Simple.” in adherence to the 4C (Culture, Customer, Collaboration, Cyberspace) core values while driving actively its missions to “create value for customers, seek happiness for employees, make profit for shareholders, perform responsibility for society”.

More information about China CITIC Bank International can be found on its website at www.cncbinternational.com.