

China CITIC Bank International presents
Chic celeb Teresa Mo turned “inMotion Guru” to share simple ways to wealth
All-round customer offers¹ with rewards in manifold

- *Teresa Mo imparts wealth management “killer tips” on foreign exchange, deposits and more*
- *New customers can enjoy cash rewards of up to HK\$2,900 on account opening*
- *Up to HK\$30,000 MONOPOLY Referral Reward Programme rewards up for grab*
- *inMotion “Rewards Go!” offers up more than HK\$1,888 cash rewards*

(Hong Kong: 12 April 2023) China CITIC Bank International Limited (“CNCBI”) announces all-round customer offers under the roof of the Bank’s flagship mobile banking platform “inMotion”. Existing and new CNCBI customers who manage their wealth via “inMotion” can expect to reap manifold rewards alongside the benefit of great convenience for spending, saving and investing all on a single platform.

“inMotion Guru” Teresa Mo shows off simple ways to wealth

China CITIC Bank International “inMotion” presents chic celebrity Teresa Mo in a video series in which Mo turns into “inMotion Guru” and shares “killer tips” on foreign exchange deposits and account-opening referrals in a fun and unusual fashion, helping customers to grab great offers and take charge of their finances with ease.

<p>【 inMotion Guru Teresa Mo 】 - “killer tips” on foreign exchange</p>		
<p>【 inMotion Guru Teresa Mo 】 - “killer tips” on deposits</p>		

【 inMotion Guru Teresa Mo】 - “killer tips” on account-opening referrals



New customers to reap all-round rewards

From now until 31 May 2023 (the “promotion period”), new customers who successfully open an account and with a minimum total balance of HK\$10,000 or equivalent can receive cash rewards of HK\$200. Those who complete foreign exchange transactions via inMotion and reach an accumulated amount HK\$50,000 or equivalent can receive another cash reward of HK\$200 in addition to rewards of up to HK\$2,500 for foreign exchange transactions.

Spend, save, invest and reap rewards

During the promotion period, customers who register for MONOPOLY Deposit and deposit eligible new funds may enjoy a bonus interest rate of up to 7.28% p.a. plus the flexibility to withdraw funds anytime, while customers who set up a US dollar time-deposit online may enjoy a preferential interest rate of up to 4.75% p.a.. Other offers include 0% investment fund subscription fees and six months of \$0 brokerage commission for Hong Kong securities purchases. Customers who successfully apply for a CNCBI Motion Credit Card (*virtual*) can also get cash rebates of up to 16% for foreign-currency spending.

“Rewards Go!” Easter Jackpot and multiple referral rewards

Customers who log into inMotion in April are entitled to one chance in the “Rewards Go!” Easter Jackpot to win a cash reward of up to HK\$1,888. inMotion “Rewards Go!” has more surprises to offer every month alongside other instant rewards upon completion of various missions.

Meanwhile, customers who join the MONOPOLY Referral Reward Programme via “Rewards Go!” can enjoy a reward of up to HK\$1,500 upon successful referral of a new customer to open an account via inMotion and fulfil the designated requirements. A customer can earn rewards of up to HK\$30,000 upon 20 successful referrals.

For details and the terms and conditions of the fabulous offers, please visit: <https://www.cncbinternational.com/personal/e-banking/inmotion/en/index.html>.

Remarks:

1. Terms and conditions apply.

- inMotion Account Opening Reward:
<https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/inMotion-tnc-en.pdf>
- MONOPOLY Deposit:
https://www.cncbinternational.com/_document/personal/credit-cards/en/monopolydeposittncs_en.pdf
- inMotion “Rewards Go!”:
<https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/rewardsdgo/rewardsdgo-en.pdf>
- inMotion “Rewards Go!” Monthly Rewards Draw:
<https://www.cncbinternational.com/rewardsgom7e>
- MONOPOLY Referral Reward Programme:
<https://www.cncbinternational.com/personal/e-banking/inmotion/images/offers/mgm/mgm-en.pdf>

Risk disclosure statements and disclaimer:

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

Risk Disclosure Statements for Securities

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.

Risk Disclosure Statements for 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.

Risk Disclosure Statements for 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.

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.

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.