

China CITIC Bank International to roll out WMC 2.0 services

Fund choices doubled to reach about 260

Multiple offers to include interest rate rewards of up to 6% p.a.

(Hong Kong: 26 February 2024) China CITIC Bank International Limited (“CNCBI”) announces today the rollout of Wealth Management Connect (WMC) 2.0 services with an increased breadth of products in addition to multiple customer offers, providing cross-border customers across the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) more comprehensive investment opportunities while helping to expand the depth of economic connectivity between mainland China and Hong Kong.

Ms Shirley Leung, Executive General Manager, Wealth Management, Personal and Business Banking Group, China CITIC Bank International Limited, said, “As an important financial measure in the ‘three connection, three facilitation’ framework announced previously by the People’s Bank of China and the Hong Kong Monetary Authority, the official launch of WMC 2.0 not only signifies further economic integration of mainland China and Hong Kong but it also generates new business opportunities for the banking and wealth management sectors in Hong Kong.”

Increased synergy with parent bank Two-fold product growth

One of the first banks in Hong Kong to provide WMC services, China CITIC Bank International works in tandem with its mainland parent China CITIC Bank and has since 2021 provided customers the related services.

Ms Leung revealed that, as at the end of January 2024, the Bank has seen a 50% year-on-year growth in WMC Southbound customers. She continued, “On the back of our extensive experience in cross-border wealth management, China CITIC Bank International will continue to play to the strength of collaboration with its mainland parent CNCB to further expand its competitive edge in the GBA so as to provide superior cross-border wealth management solutions to customers.”

Following the official launch of WMC 2.0, the number of investment funds available at China CITIC Bank International has nearly doubled on the 2021 WMC debut to about 260. Aside from the low- to medium-risk and non-complex funds (including balanced funds and bond funds) rated and authorised by the Hong Kong Securities and Futures Commission, the new addition includes individual medium- to high-risk non-complex funds and eligible funds that invest primarily in Greater China equities. The Bank also provides more than 50 bonds as well as deposits in 11 currency choices. The diverse product geolocations, types and risk

ratings allow GBA customers to further expand their investment aspirations and add value to their wealth in a desired pace.

Triple offers for new Southbound customers

In celebration of the official launch of WMC 2.0, China CITIC Bank International has the following fabulous offers for new Southbound customers:

- **Wealth Booster Reward**

From now until 30 June 2024, the first 300 new WMC Southbound customers can enjoy up to 6% p.a. Wealth Booster Rewards of up to RMB15,000 (including a CNY preferential savings interest rate of 2% p.a. and a total balance growth cash reward of 4% p.a.) for the balance of funds deposited and maintained during a designated period.

- **inMotion exclusive FX Reward**

From now until 31 March 2024, customers who complete FX transactions to a designated accumulated HKD-equivalent amount can enjoy rewards of up to HK\$600.

- **Online fund subscription fee rebate**

From now until 31 March 2024, customers who subscribe to designated funds via the Bank's online channels (including inMotion and online banking) can enjoy online subscription fee rebates of up to HK\$8,800.

Terms and conditions apply.

For details of China CITIC Bank International's WMC 2.0 services and related offers, please visit:

WMC 2.0	https://www.cncbinternational.com/cross-border-banking/wmc/en/index.html
Wealth Booster Reward	https://www.cncbinternational.com/cross-border-banking/wmc/en/wealth-booster-reward.pdf
inMotion exclusive FX Reward	https://www.cncbinternational.com/personal/promotions/integrated-investments/en/index.html#fx
Online fund subscription fee rebate	https://www.cncbinternational.com/personal/promotions/integrated-investments/tc/tnc.pdf

Photo



Ms Shirley Leung, Executive General Manager, Wealth Management, Personal and Business Banking Group, China CITIC Bank International Limited, said that the official launch of WMC 2.0 not only signifies further economic integration of mainland China and Hong Kong but it also generates new business opportunities for the banking and wealth management sectors in Hong Kong

Risk disclosure and disclaimer

Risk Disclosure specific to 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. You should not invest in Investment Funds based on this promotion page alone. 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 in relation to 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.

Risk Disclosure Statements for Foreign Currency

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 material does not itself constitute any offer of or invitation to any person to purchase or sell or acquire or invest in any investment products. You should not only base on this material alone to make investment decisions.

China CITIC Bank International Limited is an authorised institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

This material has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in 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.