

## China CITIC Bank International inMotion presents financial expertise

All-round enjoyment of deposits, investment, foreign exchange plus a plethora of awards and offers

- *Up to 6.88% p.a. one-month savings interest rate*
  - *Lifetime stock purchases fee waiver*
- *Earn JPY10,000 rebate for every JPY500,000 FX transactions*

(Hong Kong: 8 April 2024) China CITIC Bank International Limited ("CNCBI") announces all-round additional customer offers<sup>1</sup> under the roof of the Bank's flagship mobile banking platform "inMotion". Existing and new inMotion customers may enjoy deposits, investment and foreign exchange services with a plethora of super awards<sup>1</sup>.

<b>Super deposits awards<sup>2</sup></b>	Enter into inMotion Rewards Go! and deposit a minimum of HK\$1 million of eligible new fund to enjoy one month's preferential savings rates of up to 6.88% p.a.
<b>Super stock purchases awards<sup>3</sup></b>	Maintain a minimum of HK\$100,000 in a CNCBI Hong Kong-dollar current or savings account at the end of each month to enjoy a lifetime stock purchases fee waiver
<b>Super FX awards<sup>4</sup></b>	Earn JPY10,000 rebate for every JPY500,000 FX transaction

### Multiple awards

Aside from the above additional offers, customers can expect a fabulous array of other awards and offers which add value to their everyday wealth management.

<b>Spring Thankful Draw<sup>5</sup></b>	Completing a designated banking activity on inMotion for a daily Spring Thankful Draw chance for a guaranteed prize including up to 4 round-trip business class air tickets to the customer's preferred destination in Japan, interest rate coupons, e-gift vouchers and other fabulous product offers
<b>Account opening rewards<sup>6</sup></b>	New customers successfully open an account and inject funds of a designated account can enjoy up to HK\$400 cash reward
<b>MONOPOLY deposits<sup>7</sup></b>	Enjoy savings interest rates of up to 7.28% for registering for a MONOPOLY deposit
<b>PAYROLLplus<sup>8</sup></b>	Register for a PAYROLLplus account and arrange for monthly salaries to be credited into the account to enjoy up to HK\$1,200 rewards and preferential interest rates of up to 1.88% p.a. for up to 12 months

<b>MONOPOLY Referral Reward Programme</b> <sup>9</sup>	Enjoy up to HK\$1,900 rewards with each new referee successfully opening an inMotion account through the MONOPOLY Referral Reward programme and fulfilling the designated requirements
<b>Investment rewards</b> <sup>10</sup>	Selected customers can enjoy subscription fee rebates of up to HK\$8,800 on the first investment fund subscription, and a HK\$300 cash reward (capped at HK\$99,000) for every cumulative fund transfer-in of HK\$100,000

### inMotion Guru turned inMotion Girl Group Leader

Alongside the above super rewards, inMotion is rolling out a large-scale promotion featuring a "inMotion Girl Group" led by "inMotion Guru" Teresa Mo, highlighting the key advantages of such products as deposits, foreign exchange, stock purchases and credit card with performances in a popular K-pop style in line with inMotion's chic, youthful and energetic personality.

<b>inMotion Girl Group</b> MV launch		
<b>inMotion Girl Group</b> Investment Expertise		
<b>inMotion Girl Group FX</b> Expertise		
<b>inMotion Girl Group</b> Deposits Expertise		

**Remarks:**

1. Terms and conditions apply.
2. From now until 19 April 2024, customers who enter into inMotion Rewards Go! and register for the “6.88% p.a. New Millions Deposit Flash Offers” with a deposit of eligible new funds of a maximum of HK\$2 million may enjoy one month’s preferential savings rates of up to 6.88% p.a.,. Limited offer. For details, please visit:  
[https://www.cncbinternational.com/document/personal/deposits/en/Flash\\_Offer\\_EN.pdf](https://www.cncbinternational.com/document/personal/deposits/en/Flash_Offer_EN.pdf)
3. From now until 30 June 2024, customers who meet the designated requirements including a registration with the “Lifetime Securities Purchases Fee Waiver” mission at inMotion “Rewards Go!” and maintain a minimum of HKD100,000 in the current or savings account at the end of each month may continue to enjoy a stock purchases fee waiver. For details, please visit:  
<https://www.cncbinternational.com/personal/promotions/integrated-investment/en/index.html#securetrading>
4. From now until 30 April 2024, customers may earn a JPY10,000 rebate (capped at JPY100,000) for every JPY500,000 FX transaction completed on inMotion. For details, please visit:  
<https://www.cncbinternational.com/personal/promotions/integrated-investment/en/index.html#fx>
5. From now until 30 June 2024, customer completing a designated activity on inMotion will be entitled to a lucky draw chance. For details, please visit:  
[https://www.cncbinternational.com/personal/e-banking/inmotion/en/offers/reward\\_go/index.html](https://www.cncbinternational.com/personal/e-banking/inmotion/en/offers/reward_go/index.html)
6. Offer is valid from now until 30 June 2024 and is applicable to new customers, which refer to customers who have not hold any current, savings, time deposits, securities or investment accounts (either in sole name or joint name account) with CNCBI within the preceding 12 months. CITIC*first*, CITIC*diamond* and Private Banking customers are not eligible. New customers are required to maintain a total balance of a required amount within a designated period. For details, please visit:  
[https://www.cncbinternational.com/personal/e-banking/inmotion/en/offers/welcome\\_offer/index.html](https://www.cncbinternational.com/personal/e-banking/inmotion/en/offers/welcome_offer/index.html)
7. From now until 29 April 2024, customers who deposit eligible new funds and register for MONOPOLY Deposit may enjoy savings interest rates of up to 7.28% p.a.,. For details, please visit:  
<https://www.cncbinternational.com/personal/e-banking/inmotion/en/offers/monopoly-202109/index.html>
8. From now until 30 June 2024, customers who open and register for a PAYROLL*plus* Account and apply for a credit card may enjoy rewards of up to HK\$2,000 and account preferential rates of up to 1.88% p.a. for up to 12 months. For details, please visit:  
<https://www.cncbinternational.com/personal/promotions/payroll/en/payroll.html>
9. From now until 30 June 2024, customers who enjoy up to HK\$1,900 rewards when each referee successfully opening an inMotion account while the referee may also enjoy up to HK\$15,000 of welcome rewards. For details, please visit:  
<https://www.cncbinternational.com/personal/e-banking/inmotion/en/offers/getmember/index.html>
10. From now until 30 June 2024, selected customers (those who have not subscribed to any investment funds with CNCBI during the period from 1 April 2023 to 31 March 2024) who within the promotional period subscribe to investment funds via CNCBI’s electronic channels for the first time may enjoy the investment rewards as well as a HK\$300 cash reward for every cumulative investment funds transfer-in of HK\$100,000. For details, please visit:  
<https://www.cncbinternational.com/personal/promotions/integrated-investment/en/index.html#investmentfunds>

### **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](http://www.cncbinternational.com).