

China CITIC Bank International to provide special holiday service at three branches on Labour Day

Rolling out Deposit, FX and Account Opening Triple Rewards plus offers galore

(Hong Kong: 29 April 2024) China CITIC Bank International Limited (“CNCBI”) today announces that, the Bank will open three branches on 1 May 2024 (Wednesday) to provide special holiday service to customers looking to manage their banking and wealth management needs on the upcoming Labour Day, and that the Bank is rolling out a “Deposit, FX and Account Opening triple rewards” campaign alongside myriad fabulous offers to help customers add value to their wealth.

The branches to open for business on Labour Day include the Causeway Bay, Tsim Sha Tsui and Sheung Shui Branch, which will provide non-counter services such as account opening, insurance application and general enquiries from 12pm to 5pm.

Date	Service hours	District	Branch	Address
1 May 2024 (Wednesday)	12pm to 5pm	Hong Kong	Causeway Bay	1/F and 2/F, Macau Yat Yuen Centre, 525 Hennessy Road, Causeway Bay
		Kowloon	Tsim Sha Tsui	G/F to 3/F, Canton Plaza, 82-84 Canton Road, Tsim Sha Tsui
		New Territories	Sheung Shui	138 San Fung Avenue, Sheung Shui

Customers may also use alternative channels such as the Bank’s flagship mobile banking platform inMotion or online banking to carry out their banking and wealth management activities.

Deposit, FX and Account Opening Triple Rewards

To celebrate the Golden Week, the Bank has launched the “Deposit, FX and Account Opening triple rewards” campaign alongside myriad fabulous offers from today, with details as follows:

Up to 6% Wealth Management Wealth Booster

New Wealth Management Connect Southbound customers who maintain an eligible balance in their accounts may enjoy an RMB current deposit annual interest rate of up to 2% during the reward validity period, as well as a fund growth rebate calculated at a 4% annual interest rate. ¹

Unlimited Bank's Cost Price RMB Exchange Wealth Booster

Customers may exchange RMB via the Bank's flagship mobile banking platform inMotion at the Bank's cost price ² to enjoy the unlimited discount.

CITICdiamond and CITICfirst Account Opening Reward

New customers who join the Bank's CITIC*diamond* at any designated CNCBI branch may enjoy an array of exclusive rewards in addition to 22,000 Shangri-La Circle Points (worth more than HK\$11,000) ⁴, which can be redeemed for unforgettable experiences at more than 100 hotels worldwide under the umbrella of the Shangri-La Group. Meanwhile, new customers who join the Bank's CITIC*first* at any designated CNCBI branch may receive Klook E-Gift Cards of up to HK\$4,300.

More than meets the eye

Up to HK\$6,000 FX transaction cash rewards

Customers who conduct FX transactions via branches, phone banking, i-banking or inMotion and accumulate a designated transaction amount may enjoy cash rewards of up to HK\$60,000. ⁵

Free-of-charge remittance services

Customers who conduct CNY remittance transactions via inMotion to beneficiary banks in mainland China may enjoy a remittance service fee waiver. ⁶

Up to HK\$8,800 fund subscription fee rebates

Selected customers may enjoy subscription fee rebates of up to HK\$8,800 on the first investment fund subscription via the Bank's online channels. ⁷

Lifetime \$0 brokerage commissions

Customers who complete the "Lifetime Securities Purchases Fee Waiver" mission at inMotion's "Rewards Go!" may enjoy a securities subscription fee waiver. ⁸

For enquiries, please call (852) 2287 6767 (9am to 6pm, Monday to Friday; 9am to 1pm, Saturday; except public holidays).

Notes:

1. The balance in the Southbound Wealth Management Connect account is calculated in RMB equivalent, and the maximum balance amount that can enjoy the offer is 1 million RMB. The Offer comprises of a “4% Relationship Balance Growth Cash Reward” and a “2% CNY Preferential Rate”. For definitions and further details, please refer to [Terms and Conditions specific to “Wealth Booster Reward”](#).
2. Bank’s Cost Price refers to the exchange rate without sales margin normally charged in the transaction by the Bank. Other mark-up applied in the exchange rate for operational reasons is not waived.
3. The designated CNCBI branches are Des Voeux Road Central Branch, Lippo Centre Branch, Tsim Sha Tsui Branch, Mong Kok Branch, Tsuen Wan Branch and Sheung Shui Branch.
4. Based on a conversion rate of 15 Shangri-La Circle Points = USD1. The relevant amount converted into the Hong Kong Dollar equivalent with the exchange rate as at 24 April 2024, so as to calculate the relevant transaction amount in the Hong Kong Dollar equivalent.
5. Related inMotion FX transaction will not be accumulated to eligible transaction amount for customers who have entitled to 2024 “inMotion Exclusive FX Offer mission” rewards or “inMotion Exclusive Cash Rewards for Designated FX Transaction”. Terms and Conditions apply. Please click [here](#) for details.
6. Applicable to charge type which is borne by remitter only. Fee waiver on (i) HK\$100 Telex/SWIFT handling charge and (ii) Correspondent bank charge. Please refer to the [Bank's service fees and charges for details](#).
7. Only applicable to customers, who have not subscribed any Investment Funds during 1 April 2023 to 31 March 2024. Please click here for [Terms and Conditions specific to “Online Subscription Fee Rebate”](#).
8. The Offer is not applicable to Wealth Management Connect customers. [Terms and Conditions](#) applied for [“Up to a Lifetime Fee Waiver on Securities Purchases”](#) offer.

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

Terms and conditions apply.

Risk Disclosure Statements for Investment Funds

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 Bonds

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 Exchange

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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.

Risk Disclosure specific to Securities Trading

1. Investment involves risks.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.

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.