

China CITIC Bank International to launch Summer Super Reward ¹

Sumptuous rewards and offers for ultimate joy of travel

- *Unlimited extra cash rebates for overseas credit card foreign-currency transactions*
- *CNCBI GBA Dual Currency Credit Card up to 10% cash rebates on RMB / mobile wallet transactions*
- *CNCBI GBA Dual Currency Credit Card GBA hotel and High Speed Rail booking discounts*
- *5% cash rebates on 4 designated travel foreign currency exchange transactions*
- *30% premium discount on "inSure Travel Insurance Plan" and e-Coupons of up to HK\$200 ²*
- *inMotion Welcome Offer Combo up to HK\$1,800 cash rewards*

(Hong Kong: 9 July 2024) China CITIC Bank International Limited ("CNCBI") announces the launch of Summer Super Reward with a spade of rewards for overseas credit card transactions in RMB and other foreign currencies, foreign-exchange transactions, GBA hotel and High Speed Rail bookings as well as travel insurance purchases and more.

Credit card FX transaction cash rebates up to 2.5% with unlimited extra cash rebates

From now until 31 October 2024, customers who conduct foreign-currency transactions with one of the below designated CNCBI credit cards may earn up to 2.5% cash rebates with unlimited extra cash rebates, soaking up the ultimate joy of spending during their summer travel.

Designated credit card	Basic rebate	Unlimited FX extra cash rebate
CNCBI Jewel World Elite Mastercard® Card	0.5%	2.0%
CNCBI Jewel World Mastercard® Card		1.0%
CNCBI Motion Credit Card (including virtual card)		

RMB credit card transaction rebates up to 10%

From now until 31 December 2024, customers spend with the CNCBI GBA Dual Currency Credit Card can enjoy a foreign-exchange fee waiver and up to 10% cash rebates (including basic cash rebates) or a maximum of HK\$1,000 card rebate per calendar month on their RMB and mobile wallet spending.

Spending type	Cash rebate	Maximum cash rebate	
		Per day	Per calendar month
Eligible RMB and/or mobile wallet spending ³	4%	HK\$120	HK\$400
Single eligible spending of RMB3,000 or above	Extra 6% (10% in total)	HK\$200	HK\$600

Multiple rewards for ultimate joy of travel in Greater Bay Area

From now until 31 December 2024, customers who make hotel bookings with the CNCBI GBA Dual Currency Credit Card can enjoy a double concession which includes an exclusive instant 9% discount and up to 50% cash rebates⁴, as well as a cash discount of up to HK\$20 when booking High Speed Rail tickets of HK\$200 or above.

Meanwhile, customers who spend with their CNCBI GBA Dual Currency Credit Card at designated shopping malls and eateries in Shenzhen can enjoy an instant discount of up to RMB100.

Up to 5% cash rebates on 4 designated travel foreign currency exchange transactions

From now until 30 September 2024, customers who complete FX transactions to designated currencies via the Bank's flagship mobile banking platform inMotion may enjoy a cash rebate of up to 5%.

Designated currency	Maximum cash rebate
EUR	EUR30
GBP	GBP25
JPY	JPY5,000
RMB	RMB250

30% off travel insurance premiums for ultimate peace of mind

From now until 2 September 2024, customers who take out an "inSure Travel Insurance Plan" via inMotion can enjoy a 30% premium discount and up to HK\$200 worth of e-Coupons.

Single Trip Travel Plan ⁵	Annual Travel Plan
<ul style="list-style-type: none"> 30% off the entire policy (including Platinum Plan, Gold Plan, Silver Plan and other optional benefits) HK\$50 e-Coupon 	<ul style="list-style-type: none"> 30% off the first year premium (including Platinum Plan, Gold Plan, and other optional benefits) HK\$200 e-Coupon

Welcome Offer Combo with HK\$1,800 cash rewards

From now until 31 July 2024, eligible new customers who open an account via inMotion and fulfil the below requirements can enjoy a total amount of cash rewards of up to HK\$1,800.

Eligible new customers who open an account via inMotion	Cash rewards
Maintain a designated total balance amount and hold a designated credit card ⁶	Cash reward of up to HK\$400
Maintain a designated total balance amount and complete eligible foreign exchange transactions via inMotion with an accumulated amount of HK\$5,000 or equivalent	Cash reward of up to HK\$400
Successfully apply for a CNCBI Motion Credit Card (including virtual card) or a CNCBI GBA Dual Currency Credit Card and fulfil the related requirements	Welcome cash rebates of up to HK\$1,000

Terms and conditions apply.

Remarks:

1. [Details and terms and conditions](#) of Summer Super Reward, including Unlimited extra cash rebates for overseas credit card foreign-currency transactions, CNCBI GBA Dual Currency Credit Card up to 10% cash rebates on RMB / mobile wallet transactions, CNCBI GBA Dual Currency Credit Card GBA hotel and High Speed Rail booking discounts, 5% cash rebates on 4 designated travel foreign currency exchange transactions and inMotion Welcome Offer Combo
2. [Terms and conditions](#) of 30% premium discount on "inSure Travel Insurance Plan" and e-Coupons of up to HK\$200
3. Mobile wallet refers to Wechat Pay (HK Wallet) and Union Pay app payments (Any transactions conducted by Consumer Presented QR code mode)
4. Instant 9% discount and up to 50% cash rebate can be enjoyed at the same time, with a maximum cap of HK\$200 and HK\$500 respectively in each stage (10:00am on the 8th calendar day of each calendar month to 09:59am on the 8th calendar day of next calendar month) during the promotional period
5. Departure on or before 31 December 2024
6. "Designated credit cards" include CNCBI Motion Credit Card, CNCBI Motion Credit Card (virtual), CNCBI Jewel World Mastercard® Card, CNCBI Jewel World Elite Mastercard® Card, CNCBI DCH Living Mastercard® Card and CNCBI GBA Dual Currency Credit Card

Risk disclosure statements and disclaimer:

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

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.