

China CITIC Bank International “Cross-border Life in Motion” promotion series covering various cross-border wealth management needs

(Hong Kong: 9 January 2025) China CITIC Bank International Limited (“CNCBI”) announces the launch of a “Cross-border Life inMotion” promotion series¹ with major offers rolling out from now until 31 March 2025 tailored for customers with cross-border wealth management needs on both sides of the Chinese border.

Setting cross-border life in motion

In line with the HKSAR government’s launch of Top Talent Pass Scheme, Wealth Management Connect 2.0 and enhancement measures for the New Capital Investment Entrant Scheme, and to provide extra convenience to Hong Kong residents looking to invest in and travel to Mainland China for leisure, CNCBI’s “Cross-border Life in Motion” promotion series’ offers cover such major wealth management areas as account opening, deposits, credit card spending, investment and loans.

4.88% p.a. bonus interest for savings deposits ²	<ul style="list-style-type: none"> From now until 14 January 2025, the first 1,000 new-to-bank customers who successfully open an account and deposit new funds of HK\$200,000 or above may enjoy a bonus one-month interest of 4.88% p.a. for up to HK\$500,000 of the new funds.
GBA Dual Currency Credit Card extra welcome rewards ³	<ul style="list-style-type: none"> From now until 31 March 2025, eligible customers who successfully apply for a CNCBI GBA Dual Currency Credit Card via “Credit Card Application for Selected Customers” with the promo code “GBATK” on inMotion and meet the specific requirements can enjoy: <ul style="list-style-type: none"> A complimentary cross-border bus pass or High Speed Rail ticket A HK\$388 cash rebate on card activation on or before 30 April 2025 10% cash rebates (capped at HK\$1,000) on spending in foreign currencies (include RMB) in the first three months from the card issuance month; or a cash rebate of HK\$600 for accumulated retail transactions of HK\$6,000 during the first two months after the card issuance month
Wealth appreciation ^{4, 5}	<ul style="list-style-type: none"> From now until 31 March 2025: <ul style="list-style-type: none"> Customers who meet the specific requirements and conduct eligible securities purchases via inMotion or inVest can enjoy a lifetime securities purchases fee waiver Customers can enjoy up to 2% cash rebates on exchange of RMB or other designated currencies
GBA property owner personal loan ⁶	<ul style="list-style-type: none"> From now until 31 March 2025, eligible customers who apply for and successfully withdraw a CNCBI \$mart Plus loan and meet the specific requirements can enjoy an APR of as low as 1.65% and up to HK\$16,800 cash rebates

Terms and conditions apply.

Remarks:

1. For details of the “Cross-border Life in Motion” promotion series, please visit:
<https://www.cncbinternational.com/cross-border-banking/en/index.jsp>.
2. For the teams and conditions of the “New customer 4.88% p.a. limited deposit offers”, please visit:
www.cncbinternational.com/_document/personal/deposits/en/2025Q1_deposit_offer.pdf.
3. For the teams and conditions of the “GBA Dual Currency Credit Card extra welcome rewards”, please visit:
www.cncbinternational.com/personal/promotions/gbatk2025/tnc-en.pdf.
4. For the teams and conditions of the “lifetime securities purchases fee waiver”, please visit:
www.cncbinternational.com/personal/promotions/integrated-investment/en/tnc.pdf.
5. For the teams and conditions of the “2% cash rebates on FX”, please visit:
www.cncbinternational.com/personal/promotions/integrated-investment/en/fx_ccyen.pdf.
6. For the teams and conditions of the “GBA property owner personal loan” offers, please visit: www.cncbinternational.com/_document/personal/personal-loans/en/GBAL_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.

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.

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.