

China CITIC Bank International to launch Multi-Currency Debit Card

Direct debit with choice of 10 currencies

No administration fees for overseas spending and cash withdrawals

Multiple offers to add value to transactions

(Hong Kong: 13 October 2025) China CITIC Bank International Limited (“CNCBI”) announces the launch of its Multi-Currency Debit Card, which supports online as well as local and overseas physical payment with 10 major currencies. All spending and cash withdrawals are debited directly from the customer’s multi-currency account so as to avoid the costs involved in exchange rate fluctuations or administration fees involved in currency exchange for overseas spending or withdrawals.

Ms Wendy Yuen, Head of Personal & Business Banking Group, CNCBI, says, “Demand for foreign-currency payment, as well as cross-border and overseas spending is on the rise as more customers travel, study and move abroad in recent years. To meet customers’ needs, China CITIC Bank International is launching its Multi-Currency Debit Card with an aim of providing customers greater spending convenience in the fast-diversifying payment scenarios.”

Ms Yuen continues, “China CITIC Bank International is committed to becoming a leader in foreign-currency services. As an important part of retail banking business, the Multi-Currency Debit Card will complement the Bank’s foreign-currency product portfolio and help the Bank develop into a one-stop foreign-currency investment and service platform. This will in turn enhance the Bank’s market position in retail banking business and contribute to foreign-currency revenue growth for the Bank.”

Direct debit in 10 currencies

CNCBI’s Multi-Currency Debit Card covers 10 currencies including HKD, RMB, USD, GBP, JPY, EUR, AUD, NZD, SGD and CAD. All spending and cash withdrawals are debited instantly from the customer’s multi-currency account with efficiency and convenience.

Pre-set exchange rates for better budgeting

Customers may exchange currencies with their multi-currency accounts prior to their trip and spend by direct debit from the related currency accounts, saving the extra costs involved potentially in exchange rate fluctuations for better budgeting. Customers may also pre-set a desired exchange rate on inMotion for auto-exchange when the rate is reached.

Cash rebates and \$0 administration fee

Spending with the Multi-Currency Debit Card or withdrawing cash from JETCO or Mastercard and Cirrus ATMs globally with the card are free of local or overseas transaction fees or administration fees. Eligible payments may also enjoy 0.2% cash rebates.

From now until 31 December 2025, eligible transactions may be entitled to an extra 0.2% cash rebate. This means a total of 0.4% uncapped cash rebates.

Multi-Currency Debit Card triple exclusive offers up for grabs:

Up to HK\$1,000 cash rebates for designated foreign-exchange transactions

From now until 31 October 2025, customers who apply successfully for CNCBI's Multi-Currency Debit Card and complete FX market orders or limit orders from any currency to a designated currency (including RMB, USD, GBP, JPY, EUR, AUD, NZD, SGD, CAD and CHF) via inMotion are entitled to a cash rebate of HK\$100 for every accumulated transaction of HK\$10,000 or equivalent. Customers may enjoy maximum cash rebates of up to HK\$1,000 within the promotion period.

Lucky draw for up to HK\$500 rewards

From now until 7 November 2025, customers who apply successfully for the Multi-Currency Debit Card via inMotion or at the Bank's branches may earn an entry to the inMotion "Rewards Go!" lucky draw for a chance to win up to HK\$500 cash rewards.

30% off inSure Travel Insurance Plans

From now until 31 December 2025, Multi-Currency Debit Card eligible customers who successfully take out an inSure Travel Insurance Plan via inMotion can enjoy:

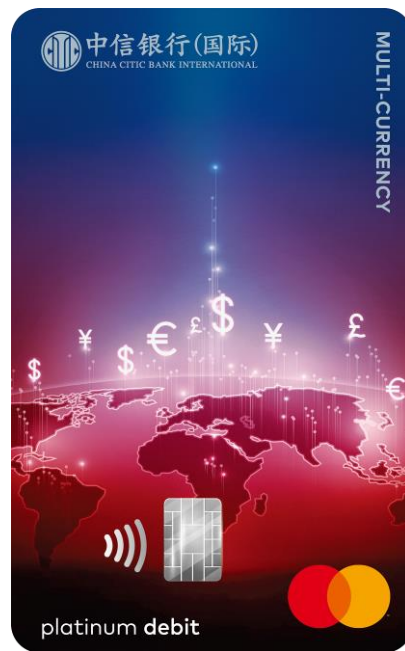
- Single-trip Travel Plan: 30% policy premium discount (including Premium Plan, Gold Plan, Silver Plan and other optional benefits)
- Annual Travel Plan: 30% first-year premium discount (including Premium Plan, Gold Plan and other optional benefits)

For details of the CNCBI Multi-currency Debit Card and related offers, please visit <https://www.cncbinternational.com/personal/multi-currency-debit-card/en/index.html>.

Terms and conditions apply.

Foreign exchange involves exchange rate risk.

Photo:



China CITIC Bank International Multi-Currency Debit Card

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 21 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.