

## **China CITIC Bank International to launch mobile banking platform “Business inMotion”**

Omni-channel business banking services driven by “Mobile First” strategy  
Account opening 60% faster

(Hong Kong: 20 October 2025) China CITIC Bank International Limited (“CNCBI”) announces the launch of business banking mobile platform “Business inMotion” which is developed in line with the Bank’s “Mobile first” development strategy for personal and business banking, providing small- and medium-sized enterprise (SME) customers a more secure, convenient, and efficient mobile business banking experience.

### **Mobile banking service essential for business management**

China CITIC Bank International has tailored an electronic account opening service on its flagship mobile banking platform “inMotion” for SME customers since March 2024. Data shows that SME customers has strong demand for mobile banking services.

- In the first three quarters in 2025, the monthly average number of SME customers who successfully opened a business account on inMotion rose by 1.5 times compared with the preceding three-quarter period from March to December in 2024
- The time for opening a business account electronically reduced by 60% compared with traditional account opening processes

Ms Wendy Yuen, Head of Personal & Business Banking Group, CNCBI, says, “SME customers are an important segment and a focus of the Bank’s development. Electronic account opening on ‘inMotion’ gave us a good foundation for developing and launching ‘Business inMotion’. The Bank will adhere to its personal and business banking ‘Mobile first’ strategy with ‘Business inMotion’ as a window and open up omni-channel business banking services for SME customers so as to enhance their banking experience continuously.”

### **Round-the-clock mobile account opening**

Breaking time and geographical constraints with efficiency and simplicity in mind, “Business inMotion” allows customers to open a business account without a branch visit throughout the process. At this stage of its initial launch, “Business inMotion” has an array of frequently used services on offer, including foreign exchange, fund transfers and bill payments. It also supports multi-level approval functions within the customer’s company, ensuring that fund flows are kept in check. Customers may also take advantage of the flexibility of permissions settings for managing employee users’ levels of access.

### Single login for multiple accounts

“Business inMotion” allows SME customers to log into and switch between all the related accounts with the same set of username and password, alleviating the headache of using a different set of login credentials for each account as required previously by some mobile applications. This helps SME customers to manage their finances with greater flexibility and improve operational efficiency.

### Enhanced safety with mobile device as security token

“Device binding and security code” functions adopted by “Business inMotion” turn SME customers’ mobile devices into a second-layer identity verification tool which will be activated as an additional verification to protect customers from threats of fraud and theft when conducting such high-risk transactions as fund transfers, remittance and other important operations.

### Act now for the benefits and convenience

From now until 31 December, eligible customers who successfully open a “Business NOW Account” on “Business inMotion” with the discount code “IMSMEA50” may enjoy a 50% discount on the account opening fee and company registration fee.

With a view to supporting SME customers’ business and financial development needs, China CITIC Bank International will continue to optimise “Business inMotion” and incorporate other transaction and wealth management related functions into the platform. For details, please visit <https://www.cncbinternational.com/sme/business-inmotion/en/index.html>.

Terms and conditions apply.

Foreign currency exchange involves risks.



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