

China CITIC Bank International to launch HK\$50 cash rewards for "Money Safe"

Encouraging customers to make use of deposit protection measures

(Hong Kong: 30 December 2025) China CITIC Bank International Limited ("CNCBI") today announces the launch of a cash reward programme for the deposit protection measure "Money Safe" introduced earlier in response to the Hong Kong Monetary Authority's anti-fraud initiative, in a move to encourage customers to take advantage of anti-fraud tools for an extra layer of protection for their deposits.

Mr Peter Yim, Deputy Head of Personal & Business Banking Group and Head of General Banking Products, noted, "China CITIC Bank International has always been committed to safeguarding customers' wealth with a comprehensive anti-fraud approach which encompasses fraud monitoring, detection and interception, customer protection, as well as regulatory collaboration with display of anti-fraud material at the Bank's branches and regular training to enhance customers' and frontline staff's anti-fraud awareness. The Bank is launching the 'Money Safe' cash reward programme to encourage the elderly and those in need to take advantage of such measures for deposit protection."

From now until 28 February 2026, the first 5,000 China CITIC Bank International customers who successfully set up "Money Safe" for their savings or current accounts via "inMotion", personal i-banking, or at a CNCBI branch, and maintain a minimum protected amount of HK\$10,000 or equivalent in other currencies until 28 February 2026 may receive a HK\$50 cash reward. Terms and conditions apply.

A deposit protection measure introduced by the Hong Kong Monetary Authority, "Money Safe" allow customers to segregate a portion of their deposits for protection. With "Money Safe", the protected deposits may not be withdrawn, transferred or used via any channel or by any form of transaction. This includes but is not limited to withdrawal or transfer of funds, autopay, direct payment authorisation or recurring instruction, loan or card payment, or bank fee or charge. Customers would be required to verify their identity in person and unlock the funds at a CNCBI branch should they wish to use the protected deposits for transactions.

For details of the "Money Safe" cash reward programme, please visit the Bank's webpage at https://www.cncbinternational.com/personal/promotions/money_safe_en.pdf

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 includes 21 branches, two business banking centres and one private banking centre in Hong Kong, as well as branches in the US, Singapore and Macau, China, while providing banking services on the Chinese Mainland through our wholly-owned subsidiaries.

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.