

Notice of Amendment - Exchange rate applicable to the customers who received a China CITIC Bank (International) Dual Currency ATM Card upon expiry of the HKD ATM Card on or after 25 January 2021

Thank you for choosing China CITIC Bank International (the “**Bank**”) ATM Card.

Further to the *Notice of Amendment to the “BANK SERVICE FEES AND CHARGES”* dated August 2021 (the “**Notice**”), for customers who received / will receive a Dual Currency ATM Card upon expiry of the HKD ATM Card on or after 25 January 2021, if you use the Dual Currency ATM Card to withdraw CNY from a UnionPay network ATM on or after 1 March 2022, the transaction amount is either debited from the CNY account (if any) or converted directly into HKD at an exchange rate set by the Bank on the transaction date which can be enquired at www.cncbinternational.com and then debited from the HKD account (if there is no CNY account linked to the card) (the “**Arrangement**”).

For the avoidance of doubt, please note that the Arrangement will be applicable to your future renewal Dual Currency ATM Card upon expiry of any existing single currency HKD ATM Card. It shall be binding on you if you start using, continue using or retaining your renewal Dual Currency ATM Card. If you do not wish to accept the Arrangement, you have the right to terminate your ATM card according to relevant terms and conditions. We will however not be able to continue providing the relevant services to you if the above is not accepted.

Important Reminder regarding the Bank’s ATM Card Service

According to the prevailing BANK SERVICE FEES AND CHARGES, withdrawals and transactions made by our ATM Card are subject to the following exchange rate reference:

For transactions effected via the JETCO network in Mainland China or Macau, the MOP withdrawn is converted directly into HKD at an exchange rate set by JETCO on the transaction date which can be enquired through JETCO’s customer service hotline at 2520 1747 and then debited from the HKD account. And, the CNY withdrawn is converted directly into HKD at an exchange rate set by the JETCO member bank that provides the ATM service on the transaction date which can be enquired with that JETCO member bank and then debited from the HKD account.

For HKD ATM Card transactions (applicable to both ATM withdrawal and POS transactions) effected via the UnionPay network, if the transaction currency is other than HKD, the transaction amount is converted directly into HKD at an exchange rate set by UnionPay on the transaction date which can be enquired at UnionPay’s website www.unionpayintl.com.

For Dual Currency ATM Card transactions (applicable to both ATM withdrawal and POS transactions) effected via the UnionPay network:

- (i) If the transaction currency involves currency other than HKD and CNY, the transaction amount is converted directly into HKD at an exchange rate set by UnionPay on the transaction date which can be enquired at UnionPay's website **www.unionpayintl.com** and then debited from the HKD account.
- (ii) If the transaction currency is CNY, the transaction amount is either debited from the CNY account (if any) or converted directly into HKD at an exchange rate set by the Bank on the transaction date which can be enquired at **www.cncbinternational.com** and then debited from the HKD account (if there is no CNY account linked to the card).
- (iii) If "Auto Fund Transfer Among Accounts" function, which is only applicable to ATM withdrawal transaction, is enabled and there is insufficient fund in the HKD/CNY account to be debited, fund may be transferred from the other linked account(s) to that HKD/CNY account at an exchange rate set by the Bank on the transaction date which can be enquired at **www.cncbinternational.com**.

You may visit our website at **www.cncbinternational.com** to view the Notice and the full version of the prevailing BANK SERVICE FEES AND CHARGES for more information.

For enquiry, please call our Customer Service Hotline at 2287 6767.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

China CITIC Bank International Limited

November 2021