

Notice of Amendment relating to Terms and Conditions for the Use of security token mobile application CNCBI Token

Thank you for using services from China CITIC Bank International Limited (the “Bank”). The Bank is dedicated to deliver comprehensive and secure Business Internet Banking services to our customers with continuous improvement. This is to inform you that the “Terms and Conditions for the Use of security token mobile application CNCBI Token” will be amended on 28 November 2021 (“Effective Date”). You are advised to read and understand the following amendments before you continue to use the relevant services.

Revised contents are underlined:

Original	Revised
<p>Before using the Service, you (the “Customer”) acknowledge that you have read through these Terms & Conditions in full, and understand and accept to be bound by them. These Terms and Conditions apply to the Service together with the General Terms and Conditions, Terms and Conditions for i-banking Service and Terms and Conditions for Business Internet Banking Service of China CITIC Bank International Limited (the “Bank”, which expression shall include all its branches and offices wherever situated, its successors and assigns).</p> <p>In the event of a conflict between the these Terms and Conditions and the General Terms and Conditions, Terms and Conditions for i-banking Service or Terms and Conditions for Business Internet Banking Service, these Terms and Conditions shall prevail to the extent of the conflict.</p> <p>Terms and expressions used in these Terms and Conditions shall have the same respective meanings as defined in the General Terms and Conditions, Terms and Conditions for i-banking Service or Terms and Conditions for Business Internet Banking Service unless otherwise defined herein or the context requires otherwise.</p>	<p>Before using the Service, <u>you (the “Customer”)</u> acknowledge that you have read through the <u>Terms & Conditions for the Use of security token mobile application “CNCBI Token” (these “Terms & Conditions”)</u> in full, and understand and accept to be bound by them. <u>These Terms and Conditions apply to the Service together with the “General Terms and Conditions”, “Terms and Conditions for i-banking Service”, “Terms and Conditions for inMotion”, “Terms and Conditions for inVest” and “Terms and Conditions for Business Internet Banking Service” (“Other Terms and Conditions”) of China CITIC Bank International Limited (the “Bank”, which expression shall include all its branches and offices wherever situated, its successors and assigns).</u></p> <p><u>In the event of a conflict between these Terms and Conditions and the other Terms and Conditions, these Terms and Conditions shall prevail to the extent of the conflict.</u></p> <p><u>Terms and expressions used in these Terms and Conditions shall have the same respective meanings as defined in the other Terms and Conditions unless otherwise defined herein or the context requires otherwise.</u></p>

Revised contents of clause 1.1 are underlined:

Original	Revised
The use of the Service is subject to the terms and conditions herein as may be amended by the Bank from time to time (these “Terms and Conditions”). The Customer can review the most current version of these Terms and Conditions, the General Terms and Conditions, Terms and Conditions for i-banking Service and Terms and Conditions for Business Internet Banking Service at any time on the website of the Bank at www.cncbinternational.com .	<u>The use of the Service is subject to the terms and conditions herein as may be amended by the Bank from time to time. The Customer can review the most current version of these Terms and Conditions and other Terms and Conditions, at any time on the website of the Bank at www.cncbinternational.com or the bank’s mobile application.</u>

Revised contents of clause 2 are underlined and strikethrough:

Original	Revised
<p>The Service provided by the Bank is to protect the use of i-banking Service and Business Internet Banking Service on the internet by requiring the Customer to review the transaction detail on the mobile application provided by the Bank to the Customer registered under his account for accessing related i-banking Service and/or Business Internet Banking Service and/or completing the relevant transactions. Once activated, the Customer can use the Service as “Two-factor Authentication” to complete the following transactions or actions on i-banking:</p> <ol style="list-style-type: none"> 1. Create fund transfer template for transferring fund to non-registered accounts* 2. Create bill payment template for effecting payment to specific merchants* 3. Change Email Address 4. Access Securities Trading service 5. “CNCB Connectivity” Service Activation 6. Increase Daily Transaction Limit <p>Once activated, the Customer can use the Service as “Two-factor Authentication” to complete the following transactions or actions on Business Internet Banking, including but not limited to:</p> <ol style="list-style-type: none"> 1. Set and/or amend user authority and limit 2. Create fund transfer template for transferring fund to non-registered accounts* 3. Create bill payment template for effecting payment to specific merchants* 4. Create remittance template for transferring fund to non-registered accounts* 5. Change Email Address <p>*Daily transaction limits that can be used by the template created by the Service are sharing with the</p>	<p><u>The Service provided by the Bank is to protect the use of “i-banking Service”, “inMotion”, “inVest” and “Business Internet Banking Service” on the internet by requiring the Customer to review the transaction detail on the mobile application provided by the Bank to the Customer registered under his account for accessing related “i-banking Service”, “inMotion”, “inVest”, “Business Internet Banking Service” and/or completing the relevant transactions. Once activated, the Customer can use the Service as “Two-factor Authentication” to complete transactions or actions involving verification requests.</u></p> <ol style="list-style-type: none"> <u>1. Create fund transfer template for transferring fund to non-registered accounts*</u> <u>2. Create bill payment template for effecting payment to specific merchants*</u> <u>3. Change Email Address</u> <u>4. Access Securities Trading service</u> <u>5. “CNCB Connectivity” Service Activation</u> <u>6. Increase Daily Transaction Limit</u> <p>Once activated, the Customer can use the Service as “Two-factor Authentication” to complete the following transactions or actions on Business Internet Banking, including but not limited to:</p> <ol style="list-style-type: none"> 1. Set and/or amend user authority and limit 2. Create fund transfer template for transferring fund to non-registered accounts* 3. Create bill payment template for effecting payment to specific merchants* 4. Create remittance template for transferring fund to non-registered accounts* 5. Change Email Address

daily transaction limits of the template created by Security Device. The template created by the Service can only use the first 50% of the daily transaction limits. In case the Customer has used the first 50% of the daily transaction limits by the template created by Security Device, transaction conducted by the template created by the Service could NOT be completed anymore on the same calendar day.	*Daily transaction limits that can be used by the template created by the Service are sharing with the daily transaction limits of the template created by Security Device. The template created by the Service can only use the first 50% of the daily transaction limits. In case the Customer has used the first 50% of the daily transaction limits by the template created by Security Device, transaction conducted by the template created by the Service could NOT be completed anymore on the same calendar day.
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Revised contents of clause 3.1 are underlined:

Original	Revised
<p>The Customer accepts full responsibility for the security in using the Service and agrees to act prudently and in good faith, which includes taking the measures listed below to safeguard the security of the Service:</p> <ul style="list-style-type: none"> (i) not disclose to any other person or otherwise permit or enable any other person to access or view the Service; and (ii) if there is any actual or suspected misuse (including any disclosure or unauthorized use and control of the Service) of the device used for this Service, the Customer must notify the Bank as soon as reasonably practicable by calling the Customer Service Hotline at 2287 6767. 	<p>The Customer accepts full responsibility for the security in using the Service and agrees to act prudently and in good faith, which includes taking the measures listed below to safeguard the security of the Service:</p> <ul style="list-style-type: none"> (i) not disclose to any other person or otherwise permit or enable any other person to access or view the Service; and (ii) if there is any actual or suspected misuse (including any disclosure or unauthorized use and control of the Service) of the device used for this Service, <u>the Customer must notify the Bank as soon as reasonably practicable by calling the Customer Service Hotline at (852) 2287 6767 or Business Banking Service Hotline at (852) 2287 6868.</u>

The above amendments shall be binding on you if you continue to use or retain the Business Internet Banking services and accounts on or after the Effective Date. Please note the Bank may not be able to continue providing the relevant services to you if do not accept the above amendments and you have the right to terminate the Business Internet Banking service according to the relevant Terms and Conditions before the amendments come into effect.

Should you have any enquiries, please call our Business Banking service hotline at (852) 2287 6868.

If there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

China CITIC Bank International Limited

October 2021