

隨時隨地 理財無界限

請致電 2287 6767 電子銀行 www.cncbinternational.com

重要事項:個別投資產品乃涉及金融衍生工具的結構性 產品。投資決定是由閣下自行作出的,但閣下不應 投資,除非中介人於銷售該產品時已向閣下解釋經考慮 閣下的財務情況、投資經驗及目標後,該類產品是 適合閣下的。

中信銀行(國際)網上理財及CITIC流動理財服務, 讓你享受更便捷、更靈活的理財體驗!

我們深知你需要的是簡單方便的理財服務。因此, 我們為你提供全面的網上及流動理財平台,操作 簡單,讓你可隨時隨地處理大小理財需要。

▮ 隨時隨地 網上理財無界限

- 信港通服務 一 只需登入本行網上理財或中信銀行網上 銀行,即可輕鬆同步管理兩行之賬戶。
- **股票交易** 一 多元化交易指令以供選擇,買賣港股、中國 A股及美股可享佣金優惠。
- 認購新股 透過網上平台認購新股可享手續費優惠。
- 開立高息貨幣聯繫存款 提供即時行使匯價及約定 利率,讓你網上輕鬆下單。
- 投資基金 一 你可隨時隨地進行基金認購、贖回、轉換及 設立月供投資計劃,助你捕捉環球投資良機。
- 戶口轉賬 一 免費電子轉賬至其他本地銀行 (需預先登記) 或中信銀行(國際)之戶口。
- 繳付賬單 可以銀行戶口或信用卡繳付逾700間商戶 日常賬單,更可預先設立賬單範本,處理日常賬項方便 快捷。
- 匯款 經匯款服務平台設立匯出匯款指示 (需預先登記), 可隨時查閱匯款交易記錄,掌握最近的匯款交易情況。
- 旅遊保險 出外旅遊前,只須登入網上理財即可購買旅遊
- 電子結單 特設電郵提示服務,通知你可查閱各類信用卡 賬戶、存款賬戶、CITICfirst 及私人銀行綜合電子結單。

多元化網上服務

- 綜合戶□概覽
- 開立證券交易戶口及基金戶口
- 開立綜合貨幣結單儲蓄戶口及定期存款
- 申領支票簿
- 查詢發出支票狀況
- 申請信用卡
- 預訂服務(港幣及外幣現鈔、本票、禮券及匯票)
- 即時物業估價
- 查詢利率及匯率
- 即時股票報價
- 海外自動櫃員機提款限額設定

■「指紋查賬」服務 - 全港首推指紋認證

■一指觸控 極速查閱結存

現在你可以前所未有的簡便,透過 設有Touch ID的iOS裝置,利用你的 指紋,快速查閱你的戶口結餘 交易記錄、信用卡及貸款概覽



立即下載CITIC流動理財手機應用程式 親身體驗!

■ 完善保安措施

■雙重認證保障

當進行指定服務或交易時,例如設立範本以轉賬至未 登記戶口或繳付指定賬單,客戶需要登記流動電話號碼 以接收「短訊交易密碼」,並選擇啟用「CITICtoken」或 「保安編碼器」以雙重認證完成相關交易。







■ 使用網上理財及CITICmobile的保安提示

□密碼及戶口管理

- 設定難以猜破及與其他服務不同的密碼,並定期 更新。切勿記錄密碼在電腦、手機或當眼位置。
- 檢查登入網頁及過程有否異樣(如出現可疑的彈出 視窗、被要求提供額外的個人資料)及是否有人窺看 密碼,並在使用後馬上登出。
- 不要把你的用戶名稱或密碼告訴他人。銀行一定 不會以電話或電郵,要求提供任何敏感的個人資料 (包括密碼)。
- 切勿透過電郵、網上的超連結或附件登入網上理財 或提供個人資料(包括密碼)。
- 及時查閱銀行發出的手機短訊及通訊,並查核交易 記錄。若發現可疑情況,應立即通知銀行

□手機流動應用程式

- -於手機及平板電腦設定難以猜破的鎖機密碼及自動 上鎖功能。
- 使用最新版本的操作系統、瀏覽器及CITICmobile 應用程式。切勿用Jailbreak(越獄)或Root機等手法 改裝手機及平板電腦。
- -只從官方應用程式商店或可信的來源下載及升級 CITICmobile應用程式。

□網絡安全

- 應透過輸入銀行網址、書籤或網上銀行流動應用 程式(App)登入。
- 安裝和及時更新保安軟件,切勿瀏覽可疑網站、 開啟可疑電郵/手機短訊的超連結及附件或下載 可疑程式。
- 避免透過公用電腦或公共無線網絡登入。關閉無需 使用的無線網絡功能(如Wi-Fi、藍芽、NFC)。
- 如需使用Wi-Fi, 應選用加密的網絡, 並移除不必要 的Wi-Fi連線設定。

■ 如何登記使用網上理財服務?

1. 你可以使用以下任何一組資料於網上登記

- 電話理財之基本賬戶號碼及密碼 或
- 信銀國際信用卡及櫃員機密碼
- 2. 請親臨本行各分行申請

申請使用中信銀行(國際)的網上理財服務,專享快捷 的網上理財優勢。

網上理財服務須受有關條款及細則約束,本行有權隨時修改、暫停或終止以上服務 而毋須事先通知。如有任何爭議,本行保留最終決定權。

風險披露聲明

投資涉及風險。投資產品價格有時可能會非常波動。投資 產品價格可升可跌,甚至會變成毫無價值。買賣投資產品 未必一定能夠賺取利潤,反而可能會招致損失。

在作任何投資決定前,投資者應考慮其本身的投資目標、 財務狀況及其他相關條件,並參閱相關的銷售刊物、條款 細則及風險披露聲明。如有需要,投資者應諮詢獨立專業 顧問之意見。

投資者應自行尋求有關稅務之專業意見,包括但不限於 進行海外投資時可能涉及之遺產税及紅利預扣税務責任。 投資者若投資於非本土貨幣結算的投資產品,投資將受 匯率波動的影響,可能導致本金出現虧損。

以上資料只供參考,並非一項投資建議,亦不可視作任何 投資方式之招攬。客戶不應只單憑此宣傳單張而作出投資 決定。

中信銀行(國際)有限公司是根據銀行業條例之認可機構: 亦受香港金融管理局規管。

此宣傳單張由中信銀行(國際)有限公司刊發,內容並未經 香港證券及期貨事務監察委員會審閱。

現即行動

查詢詳情,請即親臨中信銀行(國際)各分行或致電 2287 6767

登記網上理財簡易4部曲

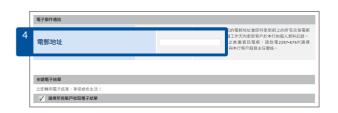
■ 登入www.cncbinternational.com,先按「立即登入」— 「個人理財」,再按「首次登記」並選擇登記類別。



■ 設定你的個人用戶名稱及密碼



■ 輸入你的電郵地址及登記電子結單



■ 接納條款及細則以完成登記

CITIC流動理財

m.cncbinternational.com



|網上理財 | CITIC 流動理

透過操作簡單的網上及流動平台,隨時隨地輕鬆處理大小

戶口結餘查詢及賬戶交易記錄	✓	✓
戶口轉賬	1	✓
繳付賬單	1	✓
設立定期存款	1	✓
信港通	1	✓
香港證券交易	1	✓
滬港通證券交易	1	✓
美國證券交易	1	✓
elPO新股認購	1	✓
開立高息貨幣聯繫存款	1	✓
投資基金搜尋、基金認購、 轉換及贖回	1	✓
投資者風險分析	1	✓
開立戶口包括證券、投資基金及 綜合貨幣結單儲蓄戶口	1	√
分行預訂服務(港幣及外幣現鈔、 本票、禮券及匯票)	1	√
申領支票簿、止付支票	✓	✓
購買旅遊保險	✓	✓
設定海外自動櫃員機提款限額	√	✓
電子結單申請及查閱	✓	-
電子支票存入	✓	-

[#]適用於iPad、iPhone、Android安卓智能手機及平板電腦



即上m.cncbinternational.com或 搜尋"CITICmobile"免費下載







^{*} 有關網上保安詳情, 請瀏覽http://www.cncbinternational.com/online-security/tc/index.jsp

i-banking and CITIC*mobile* service



Financial management. Anytime. Anywhere

Call us at 2287 6767 e-banking www.cncbinternational.com

Important Notes: Some of the investment products are structured products which may involve derivatives. The investment decision is yours, but you should not invest unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Experience the maximised banking flexibility now. Make your life easier with China CITIC Bank International i-banking and CITIC*mobile*!

We understand your desire for more banking convenience That's why we are offering you comprehensive i-banking and mobile banking services with a user-friendly online banking platform, enabling you to manage your finances anytime anywhere.

The most convenient way to bank with us via i-banking

- CNCB Connectivity Log on to our i-banking or China CITIC Bank internet banking to manage accounts of both banks easily.
- Securities Trading Various order types are available, eniov preferential commission rate for trading Hong Kong stock, China A-share and US securities.
- IPO Apply eIPO via online platform to enjoy a handling fee discount.
- Currency-Linked Deposit You can place online order easily with our real-time strike rate and contracted deposit rate.
- Investment Fund conveniently perform Investment Fund subscription, redemption, switching and easily setup Monthly Investment Plan via our i-banking platform, allowing you to capture global market opportunities.
- Transfer Funds you can perform E-Transfer to other local banks with pre-registration or within China CITIC Bank International free of charge.
- Pay Bills you can settle payments from over 700 merchants by bank account or credit card. To make it easier, you may create template for regular payments.
- Remittance place outward remittance instruction via i-banking platform with pre-registration. You may track your inward and outward remittance activities via Remittance Tracker.
- Travel Insurance plan your trip with our one-for-all insurance to cover all eventualities.
- eStatement timely email notification once the latest eStatement of credit card accounts, deposit accounts, CITICfirst and Private Banking accounts is issued.

An array of i-banking, just to name a few

- Account Summary at-a-glance
- Securities Trading Account and Unit Trust Account Opening
- Multi-Currency Statement Savings Account Opening and Set-up Time Deposit
- Request Cheque Book
- Enquire Cheque Status
- Credit Card Application
- Pre-order Service (Notes, Gift Cheque, Cashier's Order and Demand Draft)
- Instant Property Valuation
- Interest Rate / Foreign Exchange Rate Enquiry
- Real Time Stock Ouote
- Overseas ATM Withdrawa Limit Setting

"Touch Balance" service - Hong Kong's First fingerprint authentication

Check your bank balances with the touch of your finger

It's now easier than ever to view your account balances, latest transactions, credit card and loan overview with your fingerprint on your Touch ID-enabled iOS devices.

Act Now by downloading CITIC mobile



Comprehensive security measures

Two-factor Authentication

Customers have to register mobile phone number for receiving "SMS Transaction Password" and select to activate "CITICtoken" or "Security Device" as Two-factor Authentication to complete the designated services or transactions, such as create transaction templates for transferring to non-registered accounts or bill payment to specific merchants.







Security tips on using i-banking & CITICmobile

- Password & Account Management
- Set a password that is difficult to guess and different from the ones for other services. The login password should be changed regularly and should never be stored on computers, mobile phones or placed in plain sight.
- Beware of any unusual login screen or process (e.g. a suspicious pop-up window or request for providing additional personal information) and whether anyone is trying to peek at your password. Log out immediately after use.
- Do not disclose your username and password to anyone. The Bank will not ask for any sensitive personal information (including your password) through phone calls or emails.
- Never access the bank website or provide your personal information (including your password) through any hyperlinks or attachments embedded in emails or from websites.
- Check the bank's SMS messages and other messages in a timely manner and verify your transaction records. Inform us immediately in case of any suspicious situations.

□ Mobile Apps

- Set a passcode for your mobile phone and tablet that is difficult to guess. Activate the auto-lock function.
- Use the latest versions of operating system, browser and CITICmobile App. Do not Jailbreak or Root your mobile phone or tablet.
- Download and upgrade CITIC mobile Apps from the official App stores or reliable sources only.

Network Security

- Internet banking should be accessed by entering the bank's website address directly, or using a bookmark or an Internet banking mobile application (App).
- Install and update promptly your security software. Do not browse suspicious websites, click on the hyperlinks and attachments in suspicious emails/SMS messages or download programs from unknown sources.
- Avoid using public computers or public Wi-Fi to access Internet banking services. Disable any wireless network functions (e.g. Wi-Fi, Bluetooth, NFC) not in use.
- Choose encrypted networks when using Wi-Fi and remove any unnecessary Wi-Fi connection settings.

How to register for i-banking?

- 1. You can register via our website with any of the below information:
- Phone Banking Master Account Number and Password, or
- CNCBI Credit Card Account Number and ATM Password
- 2. Please visit any of our branches for application

Enjoy unrivalled banking advantages by registering for China CITIC Bank International's i-banking services.

Terms & conditions apply to i-banking service and the Bank reserves the right to vary, suspend or terminate the above service at any time without prior notice, and reserves the right of final decision in case of any dispute.

Risk Disclosure Statements:

Investment involves risks. The price of investment products fluctuates, sometimes dramatically. The price of investment products may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying or selling investment products. Before making any investment decision, investors should consider their own investment objectives, financial resources and relevant circumstances, and read the relevant leaflet. terms and conditions of relevant investment service, risk disclosure statement and seek independent professional advice where needed.

Investors should seek advice from own professional advisors as to particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. If investors investing in investment products denominated in non-local currency. one should be aware of the risk of exchange rate fluctuations that may cause a loss of principal.

The above information is for reference only and is neither a recommendation, nor an offer or a solicitation to enter into any investment arrangement. Investors should not solely base on this promotional material to make investment decisions.

China CITIC Bank International Limited is an authorized institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

This promotion material is issued by China CITIC Bank International Limited and its contents have not been reviewed by the Securities and Futures Commission in Hong Kong.

Act now!

For more details, please visit any of our branches or call 2287 6767

4 simple steps for i-banking registration

the type of registration.

First Time Registration

Go to www.cncbinternational.com, click "LOGIN NOW" -"Personal". Then click "First Time Registration" and select



i-banking CITIC mobile

Manage your finances anytime anywhere via the user-friendly online and mobile platforms:

Balance Enquiry and

Transaction History

Setup Time Deposits

CNCB Connectivity

Securities Trading

US Securities Trading

Currency-Linked Deposit

Investment Funds Search,

Account Opening of Securities,

Statement Savings (MCSSA) Account

Cashier's Order & Demand Draft)

Request Cheque Book/Stop Cheque

Unit Trust and Multi-currencies

(Notes Order, Gift Cheque,

Overseas ATM Withdrawal

Subscription, Switch and

Investor Risk Analysis

Pre-order Service

Travel Insurance

e-Cheque Deposit

Limit Settina

eStatement

Hong Kong Securities Trading

Shanghai-HK Stock Connect

Transfer Funds

Pav Bills

elPO

Redemption

	ne registration is applicable to existing custome mational customers, please visit any of our bran		anking or i-banking passwords. For non China CITIC Bank by for the service.	
Reg	istering for our i-banking service is as sin	mple as 1-2-3 <u>Useful tips for</u>	registration	
Ste	p 1) Authentication Step 2) C	Create my online profile	Step 3) Accept terms & conditions	
1.	Registration 1	Phone banking	✓ New i-banking customer (with PIN mailer obtained in branch) Phone banking customer Credit card customer	
2.	PIN mailer reference number	1234567890	Printed on the cover of your PIN mailer	
3.	Existing Password	•••••	Password printed inside your PIN mailer	
4.	Identification Document / Passport / BR num	A1234567	Please enter your full HKID number including letter, number and the number inside bracket, excluding bracket sign, e.g. K1234657 For passport, business registration number or other dentification document, please include all letters and numbers, without any sign.	
			Clear Register Now	
_				

■ Create your personal login ID and password



Enter your email address and subscribe to eStatement

4	Email address	address you have registered on this site will be a remail self-se revices immediately and change to record in our bank in 23 business days. If you shake our promotional erraled communications, 767 (press "0" after language selection") to contact Acco (filcors.
	Subscribe eStatement	

Accept Terms and Conditions to complete the registration

Visit m.cncbinternational.com or search "CITICmobile" for free download!



*Applicable to iPad, iPhone, Android Smartphone & Tablet



^{*} For further details of Online Security, please visit http://www.cncbinternationl.com/ online-security/en/index.isp