

## Terms and Conditions for Use of the Mobile Application for inVest by CNCBI (“inVest”)

By installing and using this mobile application (the “**App**”), you agree to be bound by these terms and conditions (the “**Terms and Conditions**”). If you do not agree to the Terms and Conditions, you shall not continue to use the App and shall uninstall the App.

These Terms and Conditions shall apply to any person (referred to herein as “**You**”) who accesses or uses any feature of the App in respect of any service provided by China CITIC Bank International Limited (the “**Bank**”) under or pursuant to the App (the “**Service**”).

The Bank does not make any representation or warranty of any kind regarding the performance or operation of any device which you use to access the App (the “**Device**”). You are responsible for the selection of the Device and for all issues relating to the operation, performance and costs associated with the Device (including any charges imposed by your internet service provider).

You must not use the App on any device or operating system that has been modified outside the device or operating system vendor supported or warranted configurations. This includes devices that are “jail-broken” or “rooted”.

You are responsible for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to prevent and scan for computer viruses or other destructive software in the Device.

You undertake to inform the Bank as soon as reasonably practicable if you know or suspect that any unauthorised person is able to use the Device to access the App.

The App is provided “as is” and without any warranty. The Bank has no obligation to correct any bugs, defects or errors in the App, or to otherwise support, maintain, improve, modify, upgrade, update or enhance the App.

Unless otherwise expressly stated, the information contained in or provided by the App is not intended to provide professional advice by the Bank and should not be relied upon in that regard. You are advised to obtain appropriate professional advice where necessary.

The App may only be used on compatible devices as specified by the Bank from time to time. The Bank makes no representations or warranties as to the accuracy, functionality or performance of any third party software used in connection with the App and shall not guarantee that any particular device or model is compatible with the App.

You acknowledge and agree that messages sent over the internet cannot be guaranteed to be completely secure. You shall also bear the risk of any delay, loss, diversion, alteration or corruption of any message transmitted from or via the App.

The Bank shall not at any time incur any liabilities to you in connection with any acts, omissions or circumstances at any time arising from or relating to the App (other than those liabilities arising from gross negligence or wilful default of the Bank), including any liabilities which may arise from any delay, interruption, disruption, suspension of or related to the use of the App.

You acknowledge and agree that the Bank may collect, transmit, store, and use technical, location, and login or other personal data and related information, including but not limited to technical information about your Device, system and application software, and peripherals, and information regarding your location, that is gathered periodically to facilitate the provision of software updates, product support, and any other services to you related to, or in connection with, the App.

The Bank may at any time delete, replace, add or change any term of these Terms and Conditions by giving you notice in accordance with the requirements of applicable codes or guidelines in Hong Kong.

These Terms and Conditions are governed by and construed in accordance with Hong Kong law and you agree to submit to the exclusive jurisdiction of the Hong Kong courts.

If there is any conflict between the English and Chinese version of these Terms and Conditions, the English version shall prevail for all purposes.