

Notice of Amendments to the “BANK SERVICE FEES AND CHARGES” and “Terms and Conditions of Phonebanking Services”

From 24 May, 2024 (the “Effective Date”), there will be amendments made to “BANK SERVICE FEES AND CHARGES” and “Terms and Conditions of Phonebanking Services” of China CITIC Bank International Limited (the “Bank”). You are advised to read and understand the following amendments before you continue to use the relevant services on or after the Effective Date. Revised contents are underlined and deleted contents are marked with strikethrough lines.

Amendments made to “BANK SERVICE FEES AND CHARGES” – Service Items:

Original	Revised
Remittance Service – Outward Telegraphic Transfer	
1. CHATS transfer out	1. CHATS transfer out <u>handling fee</u>
7. Correspondent bank charge for CHATS (borne by remitter) ^Δ	<u>2.</u> Correspondent bank charge for CHATS (borne by remitter) ^Δ
2. Telex/ SWIFT with handling charge	<u>3.</u> Telex/ SWIFT with handling <u>fee</u>
8. Correspondent bank charge (borne by remitter) ^Δ	<u>4.</u> Correspondent bank charge <u>for Telex/ SWIFT</u> (borne by remitter) ^Δ
3. Additional Telex/SWIFT charges for non-domicile currency TT (OTT to People's Republic of China, Hong Kong SAR, Regions of Taiwan and the Macao SAR EXEMPT)	<u>5.</u> Additional Telex/SWIFT charges for non-domicile currency TT (OTT to People's Republic of China, Hong Kong SAR, Regions of Taiwan and the Macao SAR EXEMPT)
4. Payment details with Chinese characters (over 10 characters)	<u>6.</u> <u>Telex/ SWIFT</u> Payment details with Chinese characters (over 10 characters)
5. Payment details with English characters (over 140 characters)	<u>7.</u> <u>Telex/ SWIFT</u> Payment details with English characters (over 140 characters)
6. Commission in lieu of exchange	<u>8.</u> <u>Telex/ SWIFT</u> Commission in lieu of exchange
9. Cancellation/ amendment/ enquiry via Telex	9. Cancellation/ amendment/ enquiry via Telex/ <u>SWIFT</u>

^Δ Please note that if the charges debited by the Bank are not sufficient to cover all the Correspondent Bank Charges, the Bank reserves the right to debit the shortfall amount from the applicant's account without prior notice.

Amendments made to “BANK SERVICE FEES AND CHARGES” – Fees and Charges:

Original	Revised
ATM Card[^]	
4. Withdrawal fee at UnionPay terminals ⁺⁺ In Hong Kong: Free Outside Hong Kong: HK\$15/ CNY15 per transaction	4. Withdrawal fee at UnionPay terminals ⁺⁺ In Hong Kong: Free Outside Hong Kong: <u>HK\$50/ CNY50</u> per transaction
Remittance Service – Outward Telegraphic Transfer	
1. CHATS transfer out HK\$180 per instruction Free via i-banking/ inMotion/ Business Internet Banking ⁺	1. CHATS transfer out <u>handling fee</u> HK\$180 per instruction <u>via branch</u> Free via i-banking/ inMotion/ Business Internet Banking ⁺
2. Telex/ SWIFT with handling charge HK\$200 per transaction (including HK\$100 cable charge and HK\$100 handling charge) HK\$100 per transaction via i-banking/ Business Internet Banking ⁺	<u>3.</u> Telex/ SWIFT with handling <u>fee</u> HK\$200 per transaction <u>via branch</u> (including HK\$100 cable charge and HK\$100 handling <u>fee</u>) HK\$100 per transaction via i-banking/ <u>inMotion/</u> Business Internet Banking ⁺
9. Cancellation/ amendment/ enquiry via Telex HK\$200 per item plus HK\$150 Telex/SWIFT plus correspondent bank charge (if applicable)	9. Cancellation/ amendment/ enquiry via Telex/ <u>SWIFT</u> HK\$200 per item plus HK\$150 Telex/SWIFT plus correspondent bank charge (if applicable)
General Service	
7. Paper Consolidated Statement HK\$5 per statement ^{**}	7. Paper Consolidated Statement <u>HK\$10</u> per statement ^{**}

[^] Surcharges of overseas local bank for cash withdrawal may be levied (if applicable). For cards linked to more than one deposit accounts, please note that some overseas ATMs do not allow a customer to select an account for the withdrawal and where this is the case, the deposit account to be debited may be subject to any restrictions or limitations imposed by the overseas bank that provides the ATM service.

⁺⁺ 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.

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.

⁺ Charges are not applicable to Wholesale Banking Group customers.

^{**} The following customers are eligible for Paper Consolidated Statement Fee waiver:

1. Customers aged below 18, or 65 and above
2. Recipients of the Hong Kong SAR Government’s Comprehensive Social Security Assistance or Disability Allowance
3. CITICdiamond customers, Private Banking customers, Company Customers or Wholesale Banking Group customers
4. Customers receiving Consolidated Statement for Joint Name Accounts
5. Consolidated eStatement subscribers

Amendments made to “Terms and Conditions of Phonebanking Services” - Note 2:

Original	Revised
The funds receiving account must be in HKD it can be a savings account or current account either maintained with China CITIC Bank International Limited or maintained with other banks. If the account is maintained with other banks, the Applicant must ensure the correctness of the account number including the Bank Code so given. The Bank shall has no responsibility and has no obligation to make verification on the account details of account maintained with other banks.	The funds receiving account must be in HKD it can be a savings account or current account either maintained with China CITIC Bank International Limited or maintained with other banks. If the account is maintained with other banks, the Applicant must ensure the correctness of the account number including the Bank Code so given. The Bank shall has no responsibility and has no obligation to make verification on the account details of account maintained with other banks.

Please note that the above amendments to “BANK SERVICE FEES AND CHARGES” and “Terms and Conditions of Phonebanking Services” shall be binding on you if you continue to use or retain the relevant account(s) and/or services on or after the Effective Date. Please also note that we may not be able to continue providing the relevant services to you if you do not accept the above amendments and you have the right to terminate the services according to the relevant provisions under the services before the amendments come into effect.

For enquiries or if you would like to request for a copy of “BANK SERVICE FEES AND CHARGES” and/ or “Terms and Conditions of Phonebanking Services”, please contact our branch staff or visit our website. Should you have any enquiries, please feel free to contact our branch staff or call Customer Service Hotline at 2287 6767.

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

China CITIC Bank International Limited

April 2024