

Notice of Amendments to the “BANK SERVICE FEES AND CHARGES – WEALTH MANAGEMENT SERVICE”

From 1 February 2025 (the “Effective Date”), there will be amendments made to “BANK SERVICE FEES AND CHARGES – WEALTH MANAGEMENT SERVICE” 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.

Service Items		Fees and charges
WEALTH MANAGEMENT SERVICE		
Original		
	Average daily relationship balance	
CITICdiamond	Below HK\$4 million [#]	Not applicable
CITICfirst	Below HK\$1 million	HK\$600 per quarter
[#] CITICdiamond is only available to customers who have maintained a minimum daily average Relationship Balance of HK\$4 million. Relationship Balance includes the following (whether in sole name or joint names under the same personal identity number) : <ul style="list-style-type: none"> • Deposit balances of HKD / foreign currency savings accounts and time deposits accounts, HKD / foreign currency current accounts, NOW account and One Account “Deposit”; • Investment portfolio balance of One Account “Investment” including securities, investment funds, bonds, currency-linked deposit, structured deposit, equity-linked investment and structured notes; • Outstanding loan amount/balance on lending facilities including personal line of credit, installment loans, credit cards and secured overdraft facilities; and • 10% of the outstanding loan amount on mortgages 		
Revised		
	Average daily relationship balance	
CITICdiamond	Below HK\$4 million [#]	<u>HK\$600 per quarter</u>
CITICfirst	Below HK\$1 million	<u>HK\$600 per quarter</u>
[#] CITICdiamond is only available to customers who have maintained a minimum daily average Relationship Balance of HK\$4 million. Relationship Balance includes the following (whether in sole name or joint names under the same personal identity number) : <ul style="list-style-type: none"> • Deposit balances of HKD / foreign currency savings accounts and time deposits accounts, HKD / foreign currency current accounts, NOW account and One Account “Deposit”; • Investment portfolio balance of One Account “Investment” including securities, investment funds, bonds, currency-linked deposit, structured deposit, equity-linked investment and structured notes; • Outstanding loan amount/balance on lending facilities including personal line of credit, installment loans, credit cards and secured overdraft facilities; and • 10% of the outstanding loan amount on mortgages 		

Please note that the above amendments to “BANK SERVICE FEES AND CHARGES” and 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”, 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
 November 2024