

Wealth Management Connect Services (WMC) Introduction

Background

To further facilitate Hong Kong residents to explore, work and reside in the Mainland cities of the Guangdong-Hong Kong-Macao Greater Bay Area (“GBA”), as well as strengthen the seamless flow of people, goods and funds within the GBA, on 10 September 2021, the People’s Bank of China (“PBoC”), the Hong Kong Monetary Authority (“HKMA”) and the Monetary Authority of Macao jointly announced the implementation details for the Cross-boundary Wealth Management Connect Pilot Scheme (“Cross-boundary WMC”) in the GBA. On 28 September 2023, the PBoC, HKMA and relevant regulatory authorities jointly announced that further enhancements would be made to the Cross-boundary WMC, including expanding the scope of Southbound and Northbound eligible wealth management products, increasing the individual investor quota as appropriate and further enhancing promotion and sale arrangements, which are later announced to take effect on 26 February 2024. The nine Mainland cities in the GBA refers to Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoxing.

Remarks: These enhancements also include expanding the scope of participating institutions to include eligible licensed corporations (LCs) / securities firm and allowing them to distribute investment products and provide relevant services to Southbound / Northbound individual investors. For the purpose of this material, it will focus on relevant overview and implementation arrangements of Hong Kong banks participating in business activities under the Cross-boundary WMC.

General principles

The Cross-boundary WMC refers to a scheme where eligible residents in the Mainland cities in the GBA and Hong Kong, through a closed-loop funds flow channel established between the banking systems of the two jurisdictions, invest in wealth management products distributed by banks in each other’s market. The WMC consists of the “Southbound Scheme” and the “Northbound Scheme”. The Southbound Scheme refers to eligible residents in the nine Mainland cities in the GBA investing in wealth management products distributed by banks in Hong Kong (“Hong Kong banks”) via designated channels. Banks in the Mainland cities in the GBA (“Mainland banks”) undertake the cross-boundary funds remittance and transfer, and Hong Kong banks undertake the distribution of wealth management products in Hong Kong. The Northbound Scheme refers to eligible residents in Hong Kong investing in wealth management products distributed by Mainland banks via designated channels. Hong Kong banks undertake the cross-boundary funds remittance and transfer, and Mainland banks undertake the distribution of wealth management products on the Mainland.

Southbound Scheme

The Southbound Scheme refers to eligible Mainland investors investing in eligible wealth management products offered by banks in Hong Kong via designated channels. An eligible Mainland investor should open a bank account on the Mainland with cross-boundary funds transfer and remittance function (“dedicated remittance account”). Eligible banks in Hong Kong should open an account in Hong Kong with investment function (“dedicated investment account”) for an eligible Mainland investor and bind his/her dedicated investment account to his/her dedicated remittance account on the Mainland, forming a one-to-one matching. Subsequently, the Mainland investor will be able to remit funds through the dedicated remittance account on the Mainland to the dedicated investment account in Hong Kong and purchase eligible wealth management products offered by the bank in Hong Kong via the dedicated investment account.

1. Mainland partner bank of the Bank

China CITIC Bank International Limited (hereinafter called the “Bank”) partners with China CITIC Bank to embark on Southbound Scheme activities.

Mainland partner bank – CNCB undertakes the cross-boundary funds remittances and transfers through dedicated remittance accounts, and the Bank undertake the sale of eligible wealth management products, including the opening of dedicated investment accounts for eligible Mainland investors.

2. Eligible investors

2.1 Investors participating in the Southbound Scheme should comply with the criteria set out by the Mainland regulatory authorities. Southbound Scheme investors should invest **in their personal capacity**, but not as joint-name or corporate customers, and not authorize a third party to operate the account.

2.2 China CITIC Bank is responsible for verifying the abovementioned eligibility of the Mainland investors for participating in the Southbound Scheme, **the Bank requires the confirmation of the eligibility of investor from China CITIC Bank**. The Bank should regard an investor eligible as a Southbound Scheme customer only after receiving the confirmation of the investor’s eligibility from China CITIC Bank and assessing the investor as not being a vulnerable customer (“VC”).

Notes: “Vulnerable Customer” has the meaning given to “VC” in Annex 1 to the circular issued by the HKMA on 25 September 2019 entitled “Investor Protection Measures in respect of Investment, Insurance and Mandatory Provident Fund Products” or any equivalent guidance issued by the HKMA from time to time.

3. Account opening arrangements and account services

3.1 Southbound Scheme accounts include:

	Accounts	Service Providing Bank
Dedicated investment account	<ul style="list-style-type: none">Multi-currencies Statement Savings Account (Southbound WMC)One Account (Southbound WMC)	The Bank
Dedicated remittance account	<ul style="list-style-type: none">Saving Account (Type I)	China CITIC Bank

The Multi-currencies Statement Savings Account (Southbound WMC) and One Account (Southbound WMC) of Southbound Scheme Accounts are in closed-loop funds flow, they are allowed to perform fund transfer and currencies exchange, **however the fund and investment product holdings are not allowed to be transferred to other accounts (including other accounts of the Bank and other bank accounts in Hong Kong).**

The Multi-currencies Statement Savings Account (Southbound WMC) and China CITIC Bank’s Saving Account (Type I) form a one-to-one matching, and can be used to transfer funds to or receive funds in RMB, **however the fund are not allowed to be transferred to other accounts of the Bank and other bank account in the Mainland.**

Before opening Southbound Scheme Account, the customer should possess a valid China CITIC Bank Saving Account (Type I) and submit the Southbound Scheme Account opening request to China CITIC Bank. The Bank and China CITIC Bank have to confirm the customer is eligible to the Southbound Scheme and the investor as not being a VC, before opening a Southbound Scheme Account (including Multi-currencies Statement Savings Account and One Account (Southbound WMC)) for the customer.

Regardless of whether such customer already has account(s) with the Bank, he/she should open another Southbound Scheme Account as a dedicated investment account for investment via the Southbound Scheme.

Notes: “Vulnerable Customer” has the meaning given to “VC” in Annex 1 to the circular issued by the HKMA on 25 September 2019 entitled “Investor Protection Measures in respect of

Investment, Insurance and Mandatory Provident Fund Products” or any equivalent guidance issued by the HKMA from time to time.

3.2 Customer can open the Southbound Scheme Account via the following means

(i) By attestation, or

(ii) Open the Southbound Scheme Account with the Bank in person – **before going to Hong kong,** the customer should possess a valid China CITIC Bank Saving Account (Type I) and **submits the Southbound Scheme Account opening request to China CITIC Bank.** The China CITIC Bank will confirm the customer is eligible to the Southbound Scheme or not. After confirming the eligibility and fulfilling the preliminary verification, customer can then go to the selected branch of the Bank in Hong Kong according to the scheduled date for account opening.

3.3 Each eligible investor **should open only one Southbound Scheme Account.** Such Southbound Scheme Account should be used only for investment purposes under the Southbound Scheme, **and should not be used for any other banking services.**

4. Cross-boundary remittance

4.1 Closed-loop fund flow: The Multi-currencies Statement Savings Account in the Southbound Scheme Account will **only** be used to transfer funds to or receive funds from the paired China CITIC Bank Saving Account (Type I) , and to receive investment proceeds arising from Southbound Scheme investments. The funds should **only** be used for purchasing eligible wealth management products or be remitted back to the China CITIC Bank Saving Account (Type I). Cash withdrawal from the Southbound Scheme Account or use funds and investment portfolios in the Southbound Scheme Account for purposes such as pledging such amounts or using such amounts as leverage or guarantee **are not allowed.**

4.2 Cross-boundary remittances should be conducted **in RMB** and through the Cross-border Interbank Payment System (“CIPS”). Remittances by other means are not allowed. All cross-boundary remittances between Southbound Scheme accounts should be conducted in RMB. That means the China CITIC Bank Saving Account (Type I) can only receive inward remittance or conduct cross-boundary outward remittance in RMB. The Bank’s Multi-currencies Statement Savings Account can only receive inward remittance from or outward remittance to the paired China CITIC Bank Saving Account (Type I) in RMB. The funds should be converted into RMB when customers exit their investments and remit the funds back to the China CITIC Bank Saving Account (Type I).

4.3 Both the investors' principal and investment gains in the Southbound Scheme Account can be remitted back in RMB to the paired China CITIC Bank Saving Account (Type I).

4.4 When there is fund remitted from the Bank to the China CITIC Bank's Saving Account (Type I), the highest remittance amount will be bounded by the "WMC Remittance" daily transaction limit. Customer can login Personal Internet Banking to adjust the daily transaction limit.

5. Aggregate quota

5.1 Remittances from the Mainland under the Southbound Scheme is subject to **an aggregate quota**. The aggregate quota is calculated on a net basis. The cumulative net remittance from the Mainland under the Southbound Scheme should not, at any time, exceed the aggregate quota. **When the usage of the aggregate quota under the Southbound Scheme reaches its upper limit, the Bank cannot accept inward remittance from the Mainland and can only proceed with outward remittances back to the Mainland under the Southbound Scheme.**

5.2 The aggregate quota for the Southbound Scheme is initially set at RMB 150 billion. The quota is subject to the latest announcement by the HKMA and the PBoC.

5.3 The usage of the aggregate quota under the Southbound Scheme is calculated as follows:

Usage of aggregate quota under the Southbound Scheme = cumulative remittances from the Mainland under the Southbound Scheme – cumulative remittances back to the Mainland under the Southbound Scheme

6. Individual investor quota

6.1 Currently, **the Bank's individual investor quota for each investor under the Southbound Scheme is RMB 3 million**. The quota is subject to the latest announcement by the Hong Kong Monetary Authority and the People's Bank of China. Individual investor quota is calculated on a net basis. If an investor simultaneously selects both a bank and a licensed corporation for investment under Southbound Scheme, the individual investor quota allocated between the bank and the licensed corporation will each be RMB 1.5 million. The net cumulative remittance from the paired China CITIC Bank Saving Account (Type I) to the Multi-currencies Statement Savings Account under the Southbound Scheme by each investor **should not**, at any time, exceed the individual investor quota. **Once the net cumulative remittance to the Multi-currencies**

Statement Savings Account exceeds the upper limit of the individual investor quota, the Bank will refuse to accept such funds.

6.2 The Individual investor remaining quota under the Southbound Scheme is calculated as follows:

The Individual investor remaining quota under the Southbound Scheme= The total individual investor quota of the client under the Southbound Scheme - cumulative amount transferred to the Hong Kong by the client + cumulative amount transferred back to Mainland by the client

7. Eligible wealth management products

7.1 The eligible wealth management products under the Southbound Scheme are as follows:
Investment products (excluding products listed and traded on the Hong Kong Exchange)

Investment Funds

- Non-complex funds domiciled in Hong Kong and authorized by the Securities and Futures Commission ("SFC") that fall into the following:
 - Primarily investing in Greater China equity; or
 - Assessed by the Bank as low to medium-high risk (high yield bond funds and single emerging market equity funds excluded)

Bonds

"Non-complex" bonds assessed as "low" risk to "medium" risk level by the Bank

Deposits*

(3) RMB, Hong Kong dollar and foreign currency deposits.

* "deposits" as referred does not include structured deposits

8. Non-compliance and breaches

8.1 If the Bank becomes aware of any non-compliance or breach by an individual investor of any requirements set out in this guidance or relevant regulations, the HKMA and the PBoC will review the relevant non-compliance or breach and instruct the Bank and the China CITIC Bank to take

follow-up action, including but not limited to requiring it to suspend the investor from engaging in the Southbound Scheme; to dispose of the products held by the investor and terminate his/her Southbound Scheme Account; to adjust the individual investor quota; or allow the investor to hold the products until redemption at maturity while forbidding investment in any new products.

9. Investor protection and complaint handling mechanism

9.1 The transactions carried out by Southbound Scheme investors via their Southbound Scheme Accounts are subject to the protection of Hong Kong's laws and regulations and regulatory regime.

9.2 Should a Southbound Scheme investor file a complaint (including complaints involving wealth management products and the sale process) to the Bank, the Bank should handle the complaint in accordance with the HKMA's SPM "Complaint Handling Procedure". The Bank put in place appropriate management controls as well as appropriate and effective complaint handling procedures, to ensure that complaints are handled fairly, consistently and promptly. For details, please visit our Bank's website www.cncbinternational.com> Contact Us, or contact the Bank via website or email.

9.3 Regarding complaints about cross-boundary funds remittances under the Southbound Scheme, the Bank should refer the complaint to the China CITIC Bank for follow-up and assist investors as appropriate.

Northbound Scheme

The Northbound Scheme refers to eligible Hong Kong investors investing in eligible wealth management products offered by banks on the Mainland via designated channels. An eligible Hong Kong investor should open a bank account in Hong Kong with cross-boundary remittance function (“dedicated remittance account”). Eligible banks on the Mainland should have an account on the Mainland with investment function (“dedicated investment account”) for an eligible Hong Kong investor, and pair it with his/her dedicated remittance account in Hong Kong, with closed-loop management of funds flow between the accounts. Subsequently, such Hong Kong investor will be able to remit funds through the dedicated remittance account in Hong Kong to the dedicated investment account on the Mainland and purchase eligible wealth management products offered by the bank on the Mainland via the dedicated investment account.

1. Mainland partner bank of the Bank

China CITIC Bank International Limited (hereinafter called the “Bank”) partners with China CITIC Bank to embark on Northbound Scheme activities.

The Bank undertakes the cross-boundary funds remittances and transfers through dedicated remittance accounts, and China CITIC Bank undertakes the sale of wealth management products, including the opening of dedicated investment accounts for eligible Hong Kong investors.

2. Eligible investors

2.1 All Hong Kong residents who hold a Hong Kong identity card, including permanent and non-permanent residents, who are assessed by the Bank as not being a VC can participate in the Northbound Scheme. Northbound Scheme investors should invest **in their personal capacity**, but not as joint-name or corporate customers, and should not authorize a third party to operate the account.

Notes: “Vulnerable Customer” has the meaning given to “VC” in Annex 1 to the circular issued by the HKMA on 25 September 2019 entitled “Investor Protection Measures in respect of Investment, Insurance and Mandatory Provident Fund Products” or any equivalent guidance issued by the HKMA from time to time.

2.2 The Bank is responsible for verifying the abovementioned eligibility of the Hong Kong investors for participating in the Northbound Scheme.

3. Account opening arrangements and account services

3.1 Northbound Scheme accounts include:

	Accounts	Service Providing Bank
Dedicated investment account	<ul style="list-style-type: none">• Saving Account (Type I)• Investment Account	China CITIC Bank
Dedicated remittance account	<ul style="list-style-type: none">• Multi-currencies Statement Savings Account (Northbound WMC)	The Bank

The Multi-currencies Statement Savings Account- RMB (Northbound WMC) and China CITIC bank's Saving Account (Type I) form a one-to-one pairing, and can be used to transfer funds to or receive funds in RMB, **however the fund are not allowed to be transferred to other bank account(s) in the Mainland.**

The Multi-currencies Statement Savings Account- RMB (Northbound WMC) are in closed-loop funds flow, **the fund can be transferred to/ from the Bank's same name account in RMB only.**

The customer should possess the Bank's saving account and after the customer's eligibility on the Northbound Scheme has been verified, the Bank may open a new Multi-currencies Statement Savings Account- RMB (Northbound WMC) (regardless of whether such investor has already maintained accounts with the Bank). The Bank will confirm with China CITIC Bank that it has verified the eligibility of the investor concerned for the Northbound Scheme as well as confirmed the particulars of the investor, such as his/her dedicated remittance account number (The Multi-currencies Statement Savings Account- RMB (Northbound WMC)).

3.2 Each eligible investor under the Northbound Scheme should apply to open a dedicated investment account under the Northbound Scheme with the China CITIC Bank. The customer needs to travel to the Mainland to complete the account opening procedures. If the customer already possesses a valid Saving Account (Type I) and Investment Account of CNCB in GBA, the customer can designate the existing account via CNCB Mobile App as the dedicated investment account under Northbound Scheme. Please note that the bank is not the representative or agent of China CITIC Bank in Hong Kong.

3.3 Each Hong Kong resident holding a Hong Kong identity card **can open only one dedicated remittance account under the Northbound Scheme** with one Hong Kong bank. Such dedicated remittance account can be used for remittance purpose under the Northbound Scheme.

4. Cross-boundary remittance

4.1 Closed-loop fund flow: The funds remitted from the Multi-currencies Statement Savings Account- RMB (Northbound WMC) to the Mainland will only be credited to the dedicated investment account of China CITIC Bank to which such dedicated remittance account is paired, and funds remitted from the Mainland **can be only from** such dedicated investment account. Fund transfers between the Multi-currencies Statement Savings Account- RMB (Northbound WMC) and other Mainland accounts **are not allowed**.

4.2 Cross-boundary RMB remittance to the Mainland under the Northbound Scheme is not subject to the daily maximum quota per person for individual Hong Kong resident's inward remittance to bank accounts under the same name on the Mainland.

4.3 Cross-boundary remittances between dedicated remittance accounts and dedicated investment accounts should be conducted **in RMB** and through the Cross-border Interbank Payment System ("CIPS"). Remittances by other means are not allowed. All cross-boundary remittances between the Multi-currencies Statement Savings Account- RMB (Northbound WMC) and dedicated investment accounts should be conducted in RMB. That means the Multi-currencies Statement Savings Account- RMB (Northbound WMC) can only receive inward remittance or conduct cross-boundary outward remittance in RMB. The dedicated investment account of China CITIC Bank can only receive inward remittance from or outward remittance to the Bank's Multi-currencies Statement Savings Account- RMB (Northbound WMC) in RMB.

4.4 Both the principal and investment proceeds of Northbound Scheme investors in the dedicated investment accounts can be remitted back in RMB to the Multi-currencies Statement Savings Account- RMB (Northbound WMC) with which they are paired.

4.5 When there is fund remitted from the Bank to the China CITIC Bank's Saving Account (Type I), the highest remittance amount will be bounded by the "WMC Remittance" daily transaction limit. Customer can login Personal Internet Banking to adjust the daily transaction limit.

5. Aggregate quota

5.1 Remittance to the Mainland under the Northbound Scheme is subject to **an aggregate quota**. The aggregate quota is calculated on a net basis. The cumulative net remittance to the Mainland through the Northbound Scheme should not, at any time, exceed the aggregate quota. **When the**

usage of the aggregate quota under the Northbound Scheme reaches its upper limit, the Bank cannot proceed with outward remittance from Hong Kong to the Mainland and can only accept inward remittance back to Hong Kong under the Northbound Scheme.

5.2 The aggregate quota for the Northbound Scheme is initially set at RMB 150 billion. The quota is subject to the latest announcement by the HKMA and the PBoC.

5.3 The usage of the aggregate quota under the Northbound Scheme is calculated as follows:

Usage of aggregate quota under the Northbound Scheme = cumulative remittances to the Mainland under the Northbound Scheme – cumulative remittances from the Mainland under the Northbound Scheme

6. Individual investor quota

6.1 Currently, **the Bank's individual investor quota for each investor under the Northbound Scheme is RMB 3 million.** The quota is subject to the latest announcement by the Hong Kong Monetary Authority and the People's Bank of China. Individual investor quota is calculated on a net basis. If an investor simultaneously selects both a bank and a securities firm for investment under the Northbound Scheme, the individual investor quota allocated between the bank and the securities firm will each be RMB 1.5 million. The net cumulative remittance from Multi-currencies Statement Savings Account- RMB (Northbound WMC) to the dedicated investment account under the Northbound Scheme by each investor **should not**, at any time, exceed the individual investor quota. **Once the net cumulative remittance from the Multi-currencies Statement Savings Account- RMB (Northbound WMC) to the dedicated investment account exceeds the upper limit of the individual investor quota, the Bank will refuse to remit such funds.**

6.2 The Individual investor remaining quota under the Northbound Scheme is calculated as follows:

The Individual investor remaining quota under the Northbound Scheme= The total individual investor quota of the client under the Northbound Scheme - cumulative amount transferred to the Mainland by the client + cumulative amount transferred back to the Hong Kong by the client

7. Eligible wealth management products

Eligible wealth management products under the Northbound Scheme mainly include RMB-denominated deposit products; public fixed income wealth management products and equity wealth management products, with risk rating of "R1" to "R3" (excluding wealth management products for the purpose of cash management); and public securities investment funds with risk

rating “R1” to “R4” (excluding commodity futures funds) distributed by banks. For details, please refer to the information issued by China CITIC Bank. Investors should understand the rules and procedures of the Mainland wealth management product’s market, and consider his / her own situation before making any investment decision

8. Non-compliance and breaches

8.1 If the Bank becomes aware of any non-compliance or breach by an individual investor of any requirements set out in this guidance or relevant regulationsthe HKMA and the PBoC will review the relevant non-compliance or breach and instruct the Bank and the China CITIC Bank to take follow-up action, including but not limited to requiring it to suspend the investor from engaging in the Northbound Scheme; to dispose of the products held by the investor and terminate his/her Northbound Scheme Account; to adjust the individual investor quota; or allow the investor to hold the products until redemption at maturity while forbidding investment in any new products.

9. Investor protection and complaint handling mechanism

9.1 The transactions carried out by Northbound Scheme investors via their Northbound Scheme Accounts are subject to the protection of the Mainland laws and regulations and regulatory regime.

9.2 Should a Northbound Scheme investor file a complaint (including complaints involves cross-boundary funds remittances under the Northbound Scheme) to the Bank, the Bank should handle the complaint in accordance with the HKMA’s SPM “Complaint Handling Procedure”. The Bank put in place appropriate management controls as well as appropriate and effective complaint handling procedures, to ensure that complaints are handled fairly, consistently and promptly. For details, please visit our Bank’s website www.cncbinternational.com> Contact Us, or contact the Bank via website or email.

9.3 Regarding complaints wealth management products and services under the Northbound Scheme, the Bank should refer the complaint to the China CITIC Bank for follow-up and assist investors as appropriate.

Risk Disclosure Statements for Investment Funds

(1) Investment Funds are not equivalent to time deposits or its substitute and provide no guarantee of return or yield on investment. (2) Investors should note that investment involves risk and past performance is not indicative of future performance. The price of the Investment Funds may go down as well as up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of investing in Investment Funds. In the worst case scenario, the value of the Investment Funds may be substantially less than your investment amount. (3) Investors should consider their own investment objectives, financial resources and relevant circumstances, and read the relevant offering document, terms and conditions and risk disclosure statement before making any investment decision. (4) Investors should carefully read the relevant fund's offering documents (including the investment policy and risk factors stated therein) in details before making any investment decision. If needed, investors should seek independent professional advice.

Risk Disclosure Statements for Bonds

(1) Investment involves risk. The prices of bonds can fluctuate, sometimes dramatically. The price of bonds may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds. (2) Investing in this product is not equivalent to time deposit. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. (3) Default/ Credit risk - There is a risk that the issuer may fail to pay you the interest or principal as scheduled. In the worst case scenario, you may not be able to receive back the interest and principal if the issuer defaults on the bond. (4) Interest rate risk - When the interest rate rises, the price of a fixed rate bond will normally drop. (5) Exchange rate risk - If your bond is denominated in a foreign currency, you may face an exchange rate risk if you choose to convert payments made on bond to your home currency. (6) Liquidity risk - If you need to sell the bonds before maturity for an urgent cash-flow need or use the capital for other investments, you may not be able to do this since the liquidity of the secondary bond market could be low. If you choose to sell your bond before it matures, you may lose part or all of your investment. (7) Reinvestment risk - If you hold a callable bond, when the interest rate goes down, the issuer may redeem the bond before maturity. If this happens and you have to re-invest the proceeds, you may not be able to enjoy the same rates of return. (8) Equity risk - If your bond is "convertible" or "exchangeable", you also face equity risk associated with the stock. A fall in the stock price will usually follow by a fall in the bond price.

Risk Disclosure Statements for Foreign Currency Investment

Foreign currency investments are subject to exchange rate risk which may result in gain or loss. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into HKD or other foreign currencies. Renminbi is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

This material does not itself constitute any offer of or invitation to any person to purchase or sell or acquire or invest in any investment products. You should not only base on this material alone to make investment decisions.

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This material has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.

The final details of Cross-boundary WMC may vary and this material is for your reference only.