

Re: Amendments to Terms and Conditions for inMotion Services

We write to give you notice that with effect from 3 December 2018, the Terms and Conditions for inMotion Services of China CITIC Bank International Limited (中信銀行(國際)有限公司) (the "Bank") will be amended as follows:

1. Definition of "inMotion Services" is amended as follows:

"inMotion Services" means, in relation to a Customer, the service provided by the Bank through electronic channels or means in the service/brand name of "inMotion" under which, subject to such requirements and conditions as the Bank may at its discretion think appropriate, (a) the Customer may open accounts with the Bank and/or operate any account maintained by the Customer with the Bank; (b) the Customer may apply to the Bank for services and/or the Bank may provide services to the Customer; (c) the Customer may make enquiries with the Bank and/or communicate with the Bank; (d) the Bank may provide information to the Customer; (e) the Customer may give instructions to the Bank and/or enter into agreements with or by the Bank; and (f) the Customer may enter into or effect any other transactions which the Bank may permit or approve;

2. Clause 2.2 is amended as follows:

2.2 (For a New Customer) <u>Unless the Bank otherwise agrees or requires, ilf</u> the Customer makes an application to the Bank for use of the inMotion Services, the Customer shall apply to the Bank for opening the inMotion Deposit Account with the Bank. The Bank will open the inMotion Deposit Account for the Customer when the Bank has approved the Customer's application.

3. Clause 4.1 is amended as follows:

4.1 The terms and conditions of the Bank's (a) General Terms and Conditions; (b) Terms and Conditions for Deposit Accounts (where any deposit account is applied for or opened); (c) Terms and Conditions for i-banking Service (the "i-banking T&Cs"); and (d) Terms and Conditions for the eStatement and eAdvice service, shall apply to the inMotion Services. In the event of any conflict between any of those terms and conditions and these Terms and Conditions, the latter shall prevail to the extent of the conflict.

Please note that the above amendments to Terms and Conditions for inMotion Services shall be binding on you if you continue maintaining the account(s) and/or using the relevant services of our Bank on or after 3 December, 2018. 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 to Terms and Conditions for inMotion Services. Should you have any enquiries, please feel free to contact our branch staff during office hours or call (852) 2287 6767 for assistance.

December 2018

CITIC Bank International Limited (中信銀行(國際)有限公司)