

General Terms and Conditions:

1. Unless otherwise indicated, each of the promotions under these Promotional Terms and Conditions is applicable only to customers holding One Account of China CITIC Bank International Limited (the "Bank") who have successfully executed the eligible transaction (s) during the period from 16 August to December 31, 2026, both dates inclusive ("Promotion Period") (the "Customers").
2. Unless otherwise specified, if you participate in Rewards Go! provided by the Bank, you agree that Rewards Go! is subject to applicable Terms and Conditions of the Bank, including the General Terms and Conditions, the Terms and Conditions for inMotion Services, the Terms and Conditions of inMotion Rewards Go! Program and such other terms as may be agreed between you and the Bank in relation thereto.
3. Participating in Rewards Go! Program ("Program")
 - i. To be eligible for this Program, Customer should hold at least one valid account and/or credit card account with the Bank and maintain a valid i-banking account.
 - ii. To participate in the Program, Customer has to log in to the mobile application inMotion Services of the Bank ("inMotion"), agrees the use of your personal data by the Bank and the Bank to provide you with mission (as defined below), offer and other related information through inMotion.
4. Customers must continue to maintain the valid One Account, current or savings account with the Bank at the time when the brokerage commission or cash rebate / reward are credited. If the customers do not maintain the abovementioned account(s) at the time of fulfilment, the Bank reserves the right not to fulfill the Rebates, without prior notice, and no Rebates will be credited to any other account or through any other means.
5. Customer's One Account opening date and time will be subjected to the Bank's system record.
6. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and amend the Promotional Terms and Conditions any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
7. Each of the banking products or services set out in these terms and conditions is subject to their own terms and conditions, relevant eligibility, and process of the subscription. For further details, please refer to branch staff for assistance.
8. In case of any dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and binding on the Customers.
9. Except as otherwise expressly stated in these Promotional Terms and Conditions, no one other than a party to these Promotional Terms and Conditions may enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Promotional Terms and Conditions entitles any third party to enforce any term of these Promotional Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, the parties reserve the right to vary that term or any other term of these Promotional Terms and Conditions without the consent of that third party.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
11. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

Terms and Conditions specific to "IPO Application Lucky Draw" (the "Lucky Draw"):

1. The Luck Draw is valid from 16 August to December 31, 2026, both dates inclusive ("Promotion Period").
2. This Lucky draw is only applicable to selected customer who received the "IPO Application Lucky Draw" offer (the "Lucky Draw") from the Bank via "Rewards Go!" on the inMotion ("Eligible Customer").
3. By starting the Lucky Draw, Eligible Customer is regarded to have read and be bound by the

Lucky Draw description and content, including but not limited to the eligibility, completion requirement(s), reward details, and promotion period under the Lucky Draw.

4. During the Promotional Period, Eligible Customer has to log in to inMotion successfully, enter “Rewards Go!” and click “Act Now” button to start the Lucky Draw mission. For the avoidance of doubt, each Eligible Customer is entitled to ONE Lucky Draw chance per each successful IPO Application via inMotion during the Promotion Period, regardless of the number of inMotion login record made.
5. Lucky Draw winners will be randomly drawn by a computer system of the Bank (the “Winners”) during the Promotion Period, each Winner will entitle to one of the following Lucky Draw prizes (the “Prize”) with at least a minimum reward of HKD 18 for each lucky draw chance:

Prize
• HKD 888
• HKD 388
• HKD 288
• HKD 88
• HKD 28
• HKD 18 (minimum reward)

Lucky Draw result will be announced once customer has completed the Lucky Draw mission and will be deposited directly into the current or savings account.

6. The Bank has the sole and absolute authority in determining if customer is eligible for this Lucky Draw.
7. The Bank may offer, vary, suspend or withdraw different benefits, schemes or arrangements under Rewards Go! The availability or redemption of some benefits, schemes or arrangements may be governed for further Terms and Conditions specified by us from time to time.
8. No part of this Lucky Draw Prize is transferable, exchangeable, returnable or redeemable for cash.
9. This Lucky Draw is not applicable to corporate customers, One Account with account suffix 90, 91 and 98 during the Promotional Period and at the time of crediting the Prize.
10. In case of any breach of these Promotional Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the sole right to immediately cancel the Winner’s entitlement to the Lucky Draw Prize and pursue any violations without prior notice.
11. The Bank reserves the right to delete, replace, supplement or amend any of these Promotional Terms and Conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection to this Lucky Draw, the decision of the Bank shall be final and conclusive.

Terms and Conditions specific to “IPO 30-Days \$0 Brokerage Offer”

1. The Offer is valid from September 7, 2026 to December 31, 2026, both dates inclusive ("Promotion Period").
2. Customers can enjoy a \$0 Securities brokerage commission for all BUY and SELL transactions of IPO Stocks (Applicable to Hong Kong Public Offering Stocks but excluding Equity Warrants, Covered Warrants, Callable Bull Bear Contracts, Bonds, Exchange Traded Funds, Companies Listed by Way of Introduction, Transfer of Listing to the Main Board, Change of Stocks Code) within 30 calendar days of listing at Hong Kong Stocks Exchange during the Promotion Period via inMotion.
3. The total amount of brokerage fee waived for each customer will be capped to HK\$100,000 on each transaction date.
4. Customers are required to pay all applicable commissions and fees upfront. The relevant brokerage commission reduction amount entitled ("Reduction Amount") will be credited to the Customers' current or savings account according to the schedule as follow:

Transaction month	Reduction Amount credit month
September - December	February 2027

5. The Reduction Amount is only applicable to the Bank's brokerage commission. Other taxes, impositions, levies, fees and charges payable for the transaction, including but not limited to the transaction fees imposed by third parties such as stamp duty, SFC Transaction Levy, the Exchange Trading Fee and FRC Transaction Levy are not covered.
6. For joint account customers, only the primary account holder is entitled to the promotions.
7. This promotion is not applicable to corporate customers, One Account with account suffix 90, 91 and 98.

Important Note:

Some of the investment products are structured products involving derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. You should not invest in this product based on this document alone.

Besides the risk factors set out below, you should read and understand all the risk factors set out in the offering document(s) before entering into any transactions.

Risk Disclosure specific to Securities Trading

Investment involves risks. The price of securities fluctuates, sometimes dramatically. The price of securities may move down or up and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying or selling securities. Investors should seek advice from own professional advisors as to particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. If investors investing in investment products denominated in non-local currency, one should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Before making any investment decision, investors should refer to the terms and conditions of relevant Securities Trading Services and risk disclosure statements and seek professional advice where needed. Renminbi (RMB) is subject to exchange rate risk. The Hong Kong dollar value of investment will decrease if the RMB depreciates against Hong Kong dollar. Conversion between RMB and other currencies (including Hong Kong dollar) is subject to policy restrictions relating to Renminbi and consequently the relevant regulatory requirements in Hong Kong. Such requirements may be amended subject to changes

in the policy restrictions relating to RMB. RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

The above information does not constitute an offer to sell or solicitation for the purchase or sale of any deposit or investment in any products referred to herein.

China CITIC Bank International Limited is an authorized institution under the Banking Ordinance and is regulated by the Hong Kong Monetary Authority.

This promotion material is issued by China CITIC Bank International Limited and its contents have not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority. No part of this document may be reproduced or transmitted in any form or by any means without the prior written permission of the Bank.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/>. The Bank's staff will call you to confirm the arrangement if you submit such request online.

一般條款及細則：

1. 除另有注明外，本推廣條款及細則項下之每項優惠只適用於持有中信銀行（國際）有限公司（「本行」）1戶通戶口，並由2026年8月16日至2026年12月31日（包括首尾兩日）（「推廣期」）期內成功進行合資格交易之客戶（「客戶」）。
2. 除另有註明外，若客戶參與本行的大抽獎，客戶同意大抽獎須受本行適用的條款及細則約束，包括 inMotion「獎賞 Go!」計劃之條款及細則、「『inMotion 動感銀行服務』條款及細則」、「一般條款及細則」以及其他相關的條款及細則。
3. 參與「獎賞 Go!」計劃（「計劃」）
 - i. 客戶必須持有至少一個有效銀行賬戶和/或信用卡賬戶並持有有效的網上理財戶口才可獲資格參與此計劃。
 - ii. 客戶必須成功登入本行的流動應用程式「inMotion 動感銀行服務」（「inMotion 動感銀行」），並同意本行使用客戶的個人資料及經 inMotion 向客戶提供任務（定義如下）及優惠等相關資訊才可參與此計劃。
4. 客戶必須於存入減免金額或回贈 / 獎賞時仍持有本行有效的相關1戶通戶口及支票或儲蓄戶口，並維持戶口狀況良好。如果客戶在返利發放時未能持有上述帳戶，本行保留不給予回贈的權利恕不另行通知，也不會以任何理由及任何形式將回贈發放之任何其他賬戶。
5. 客戶的1戶通戶口的開戶日期及時間以本行系統記錄為準。
6. 本行保留權利隨時更改、暫停、取消或終止上述優惠及更改本推廣條款及細則，而不作另行通知。本行亦恕不承擔任何有關優惠或條款更改或終止所引起的責任。
7. 本條款及細則項下每項銀行產品或服務均受其各自的條款及細則、相關資格和認購流程的約束。詳情請向分行職員尋求協助。
8. 如本推廣活動有任何爭議，本行保留最終之決定權。
9. 除此等推廣條款及細則另有明文訂明外，此等推廣條款及細則訂約方以外的任何人士概不可按照《合約（第三者權利）條例》（香港法例第623章）的規定強制執行此等推廣條款及細則的條款或享有其利益。倘此等推廣條款及細則的任何條文明確賦予任何協力廠商權力根據《合約（第三者權利）條例》執行此等推廣條款及細則任何條款，則協議訂約方保留權利可在毋須該協力廠商同意的情況下修改該條款或此等推廣條款及細則任何其他條款。
10. 本條款及細則須受香港特別行政區法律管轄，及受有關規定監管。任何由此產生或與之相關的爭議應提交至香港特別行政區法院處理。
11. 本推廣條款及細則之中、英文版本如有不同，一概以英文版本為準。

有關「新股認購幸運大抽獎」（「本大抽獎」）之特定條款及細則

1. 推廣期由2026年8月16日至2026年12月31日（包括首尾兩天）（「推廣期」）。
2. 本大抽獎僅適用於在 inMotion 動感銀行上透過「獎賞 Go!」獲得「新股認購幸運大抽獎」任務（「本大抽獎」）的特選客戶（每位「合資格客戶」）。

3. 當合資格客戶開始參與本大抽獎時，客戶將被視為已閱讀及同意受相關本大抽獎的描述及內容約束，包括但不限於本大抽獎的參與資格、任務完成條件、獎賞詳情及推廣期。
4. 推廣期內合資格客戶必須成功登入「inMotion 動感銀行」，進入「獎賞 Go!」並按下「立即抽獎」開始本大抽獎任務。為免生疑問，不論其 inMotion 動感銀行登入次數，於推廣期內每位合資格客戶每次成功透過 inMotion 動感銀行認購新股最多可獲得一次本大抽獎機會。
5. 於推廣期內，本行會以電腦系統中隨機抽取得獎者（「得獎者」），每位得獎者將可獲得以下其中一份抽獎禮品（「禮品」），最低獎賞為 HKD 18：

禮品
• HKD 888
• HKD 388
• HKD 288
• HKD 88
• HKD 28
• HKD 18 (最低獎賞)

本大抽獎結果將於客戶完成本大抽獎任務後公佈，並直接存入於支票或儲蓄戶口。

6. 本行就客戶之指定活動是否被界定為成功及合資格參加本大抽獎具唯一及絕對之決定權。
7. 本行可提供、更改、暫停或撤銷「獎賞 Go!」計劃下不同的獎賞、計劃或安排。而該些獎賞、計劃或安排的有效性或履行性則不時受本行其他指定的條款及細則所約束。
8. 本大抽獎抽獎禮品不得轉讓、更改、退換或兌換現金。
9. 本大抽獎並不適用於在推廣期至存入禮品時以公司名義開立戶口之客戶、戶口號碼結尾為 90、91 及 98 之 1 戶通戶口。
10. 如有任何違反此等推廣條款及細則、以不誠實手法參加或進行本大抽獎及/或造假者，本行有權立即取消其得獎資格，而不作任何通知，並對任何違反行為保留追究權利。
11. 本行保留權利可以取消或刪除、取代、增補或修改任何此等推廣條款及細則而毋須事先通知。本行將不會負責或承擔任何就本大抽獎引致之任何費用、收費、損失或責任。如對大抽獎有任何爭議，本行將有最終決定權。

有關「新股 30 日\$0 佣金買賣優惠」之特定條款及細則

1. 推廣期由 2026 年 9 月 7 日至 2026 年 12 月 31 日（包括首尾兩天）（「推廣期」）。
2. 客戶於推廣期內透過 inMotion 動感銀行買賣於香港聯交所 30 曆日內上市之新股（只限於經公開發售上市香港股票，並不包括公司認股權證、備兌認股證、牛熊證、債券、交易所買賣基金、經介紹形式上市新股、股票轉往主板上市、股票編號變更），可獲享\$0 經紀佣金優惠。
3. 佣金優惠每日上限為港幣 100,000。
4. 客戶須先繳付所有適用之有關佣金及費用。適用之證券佣金減免金額（「減免金額」），銀行將會按以下時間表存入客戶所開立之支票或儲蓄戶口內：

交易月份	減免金額存入月份
9 月至 12 月	2027 年 2 月

5. 該減免金額只適用於銀行之經紀佣金，其他有關交易的交易稅項、徵稅、罰款、徵費的收費及費用，包括及不限於第三者徵收之交易費用如印花稅、證監會交易徵費、聯交所交易費、財匯局交易徵費等，均不包括在該減免金額內。
6. 若屬聯名戶口，則只有基本戶口持有人可享有相關之獎賞優惠。
7. 本推廣不適用於以公司名義開立戶口之客戶、戶口號碼結尾為 90、91 及 98 之 1 戶通戶口。

重要事項：

部分投資產品乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。閣下不應只單憑本資料而作出投資決定。

除以下列出的風險因素外，在進行交易前，你亦應閱讀並了解銷售文件中列出的所有風險因素。

有關證券交易之特定風險披露聲明

(1)投資涉及風險。(2)證券價格有時可能會非常波動。證券價格可跌可升，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。(3)投資者應自行尋求有關稅務之專業意見，包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。(4)投資者若投資於以非本土貨幣結算的投資產品，投資將受匯率波動的影響，可能導致本金出現虧損。(5)投資前投資者應細閱相關的證券買賣條款細則及風險披露聲明，並於有需要時諮詢專業顧問之意見。(6)人民幣乃受制於匯率風險。假如人民幣兌港元的價格貶值，則以港元計算的投資價值將會下降。而且人民幣與其他貨幣(包括港元)的兌換受到與人民幣有關

的政策限制，並因此需要符合香港在有關方面的監管規定。而這些規定有可能因應與人民幣有關的政策限制的變動而有所修改。此外，人民幣現時不可自由兌換。實際兌換安排將視乎於相關時間當時的限制而定。

以上所載資料並不構成向任何人發出的購買或投資於本文所述之任何產品的要約或招攬。

本行是根據銀行業條例之認可機構，亦受香港金融管理局規管。

本文件是由本行刊發，內容並未經香港的證監會或其他監管機構審核。在事前未得本行以書面方式表示批准的情況下，不得以任何方式或以任何途徑複製或傳送本文件各部分。

若閣下日後不欲收取本行發出的任何宣傳或推廣資料，閣下可隨時致電 (852) 2287 6767 或於 <https://www.cncbinternational.com/contact-us/tc/> 提出有關要求，並毋須繳付任何費用。如經網上提出有關要求，本行職員將致電閣下確認以作安排。

一般條款及細則：

1. 除另有注明外，本推广条款及细则项下之每项优惠只适用于持有中信银行（国际）有限公司（「本行」）1户通户口，并由2026年8月16日至2026年12月31日（包括首尾两日）（「推广期」）期内成功进行合资格交易之客户（「客户」）。
2. 除另有注明外，若客户参与本行的大抽奖，客户同意大抽奖须受本行适用的条款及细则约束，包括 inMotion「奖赏 Go!」计划之条款及细则、「『inMotion 动感银行服务』条款及细则」、「一般条款及细则」以及其他相关的条款及细则。
3. 参与「奖赏 Go!」计划（「计划」）
 - i. 客户必须持有至少一个有效银行账户和/或信用卡账户并持有有效的网上理财户口才可获资格参与此计划。
 - ii. 客户必须成功登入本行的流动应用程序「inMotion 动感银行服务」（「inMotion 动感银行」），并同意本行使用客户的个人资料及经 inMotion 向客户提供任务（定义如下）及优惠等相关资讯才可参与此计划。
4. 客户必须于存入减免金额或回赠 / 奖赏时仍持有本行有效的相关1户通户口及支票或储蓄户口，并维持户口状况良好。如果客户在返利发放时未能持有上述帐户，本行保留不给予回赠的权利恕不另行通知，也不会以任何理由及任何形式将回赠发放之任何其他账户。
5. 客户的1户通户口的开户日期及时间以本行系统记录为准。
6. 本行保留权利随时更改、暂停、取消或终止上述优惠及更改本推广条款及细则，而不作另行通知。本行亦不承担任何有关优惠或条款更改或终止所引起的责任。
7. 本条款及细则项下每项银行产品或服务均受其各自的条款及细则、相关资格和认购流程的约束。详情请向分行职员寻求协助。
8. 如本推广活动有任何争议，本行保留最终之决定权。
9. 除此等推广条款及细则另有明文订明外，此等推广条款及细则订约方以外的任何人士概不可按照《合约（第三者权利）条例》（香港法例第623章）的规定强制执行此等推广条款及细则的条款或享有其利益。倘此等推广条款及细则的任何条文明确赋予任何协力厂商权力根据《合约（第三者权利）条例》执行此等推广条款及细则任何条款，则协议订约方保留权利可在毋须该协力厂商同意的情况下修改该条款或此等推广条款及细则任何其他条款。
10. 本条款及细则须受香港特别行政区法律管辖，及受有关规定监管。任何由此产生或与之相关的争议应提交至香港特别行政区法院处理。
11. 本推广条款及细则之中、英文版本如有不同，一概以英文版本为准。

有关「新股认购幸运大抽奖」（「本大抽奖」）之特定条款及细则

1. 推广期由2026年8月16日至2026年12月31日（包括首尾两天）（「推广期」）。
2. 本大抽奖仅适用于在 inMotion 动感银行上透过「奖赏 Go!」获得「新股认购幸运大抽奖」任务（「本大抽奖」）的特选客户（每位「合资格客户」）。

3. 当合格客户开始参与本大抽奖时，客户将被视为已阅读及同意受相关本大抽奖的描述及内容约束，包括但不限于本大抽奖的参与资格、任务完成条件、奖赏详情及推广期。
4. 推广期内合格客户必须成功登入「inMotion 动感银行」，进入「奖赏 Go!」并按下「立即抽奖」开始本大抽奖任务。为避免疑问，不论其 inMotion 动感银行登入次数，于推广期内每位合格客户每次成功透过 inMotion 动感银行认购新股最多可获得一次本大抽奖机会。
5. 于推广期内，本行会以电脑系统中随机抽取得奖者(「得奖者」)，每位得奖者将可获得以下其中一份抽奖礼品(「礼品」)，最低奖赏为 HKD 18:

礼品
• HKD 888
• HKD 388
• HKD 288
• HKD 88
• HKD 28
• HKD 18 (最低奖赏)

本大抽奖结果将于客户完成本大抽奖任务后公布，并直接存入于支票或储蓄户口。

6. 本行就客户之指定活动是否被界定为成功及合格参加本大抽奖具唯一及绝对之决定权。
7. 本行可提供、更改、暂停或撤销「奖赏 Go!」计划下不同的奖赏、计划或安排。而该些奖赏、计划或安排的有效性或履行性则不时受本行其他指定的条款及细则所约束。
8. 本大抽奖抽奖礼品不得转让、更改、退换或兑换现金。
9. 本大抽奖并不适用于在推广期至存入礼品时以公司名义开立户口之客户、户口号码结尾为 90、91 及 98 之 1 户通户口。
10. 如有任何违反此等推广条款及细则、以不诚实手法参加或进行本大抽奖及/或造假者，本行有权立即取消其得奖资格，而不作任何通知，并对任何违反行为保留追究权利。
11. 本行保留权利可以取消或删除、取代、增补或修改任何此等推广条款及细则而毋须事先通知。本行将不会负责或承担任何就本大抽奖引致之任何费用、收费、损失或责任。如对大抽奖有任何争议，本行将有最终决定权。

有关「新股 30 日\$0 佣金买卖优惠」之特定条款及细则

1. 推广期由 2026 年 9 月 7 日至 2026 年 12 月 31 日（包括首尾两天）（「推广期」）。
2. 客户于推广期内透过 inMotion 动感银行买卖于香港联交所 30 历日内上市之新股（只限于经公开发售上市香港股票，并不包括公司认股权证、备兑认股证、牛熊证、债券、交易所买卖基金、经介绍形式上市新股、股票转往主板上市、股票编号变更），可获享\$0 经纪佣金优惠。
3. 佣金优惠每日上限为港币 100,000。
4. 客户须先缴付所有适用之有关佣金及费用。适用之证券佣金减免金额（「减免金额」），银行将会按以下时间表存入客户所开立之支票或储蓄户口内：

交易月份	减免金额存入月份
9 月至 12 月	2027 年 2 月

5. 该减免金额只适用于银行之经纪佣金，其他有关交易的交易税项、征税、罚款、征费的收费及费用，包括及不限于第三者征收之交易费用如印花税、证监会交易征费、联交所交易费、财汇局交易征费等，均不包括在该减免金额内。
6. 若属联名户口，则只有基本户口持有人可享有相关之奖赏优惠。
7. 本推广不适用于以公司名义开立户口之客户、户口号码结尾为 90、91 及 98 之 1 户通户口。

重要事项：

部分投资产品乃涉及金融衍生工具的结构化产品。投资决定是由阁下自行作出的，但阁下不应投资在该产品，除非中介人于销售该产品时已向阁下解释经考虑阁下的财务情况、投资经验及目标后，该产品是适合阁下的。阁下不应只单凭本资料而作出投资决定。

除以下列出的风险因素外，在进行交易前，你亦应阅读并了解销售文件中列出的所有风险因素。

有关证券交易之特定风险披露声明

(1)投资涉及风险。(2)证券价格有时可能会非常波动。证券价格可跌可升，甚至变成毫无价值。买卖证券未必一定能够赚取利润，反而可能会招致损失。(3)投资者应自行寻求有关税务之专业意见，包括但不限于进行海外投资时可能涉及之遗产税及红利预扣税等税务责任。(4)投资者若投资于以非本土货币结算的投资产品，投资将受汇率波动的影响，可能导致本金出现亏损。(5)投资前投资者应细阅相关的证券买卖条款细则及风险披露声明，并于有需要时咨询专业顾问之意见。(6)人民币乃受制于汇率风险。假如人民币兑港元的价格贬值，则以港元计算的投资价值将会下降。而且人民币与其他货币(包括港元)的兑换受到与人民币有关的政策限制，并因此需要符合香港在有关方面的监管规定。而这些规定有可能因应与人民币有关的政策限制的变动而有所修改。此外，人民币现时不可自由兑换。实际兑换安排将视乎于相关时间当时的限制而定。

以上所载资料并不构成向任何人发出的购买或投资于本文所述之任何产品的要约或招揽。

本行是根据银行业条例之认可机构，亦受香港金融管理局规管。

本文件是由本行刊发，内容并未经香港的证监会或其他监管机构审核。在事前未得本行以书面方式表示批准的情况下，不得以任何方式或以任何途径复制或传送本文件各部分。

若阁下日后不欲收取本行发出的任何宣传或推广资料，阁下可随时致电 (852)2287 6767 或于 <https://www.cncbinternational.com/contact-us/tc/> 提出有关要求，并毋须缴付任何费用。如经网上提出有关要求，本行职员将致电阁下确认以作安排。