

Important Notes:

- Investment involves risk, prices of investment product may go up as well as down, and may become valueless.
- Some mutual funds and bonds may involve derivatives. Structured equity-linked products are structured products involving derivatives. The investment decision is yours but you should not invest in an investment 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 obtain independent professional financial, tax or legal advice before making any investment decision.

Terms and Conditions for Mutual Fund Subscription and Foreign Exchange (“FX”) & Time Deposit Promotion for Wealth Management Connect “Southbound Scheme” Customers (the “Promotion”):

A. General Terms and Conditions

1. The promotion period is from Apr 1, 2025 to Jun 30, 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to Wealth Management Connect Southbound customers with China Construction Bank (Asia) Corporation Limited (the “**Bank**”) during the Promotion Period (“**Eligible Customer(s)**”). The Bank reserves the right to determine the eligibility of the customers for the Promotion.
3. If an Eligible Customer is entitled to the below offer in conjunction with other promotional offers (including but not limited to promotional offers related to Wealth Management Connect), the Bank reserves the right to grant part or all of the offers entitled by the Eligible Customer.
4. The Bank reserves the right to suspend, modify or terminate the Promotion and change these Terms and Conditions at any time without prior notice.
5. Eligible Customers are also bound by the terms and conditions for the relevant banking products and services. Please refer to the relevant promotional materials, visit the official website of the Bank or contact our staff for details.
6. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
7. In case of any dispute, the decision of the Bank shall be final and binding.
8. The Promotion cannot be used in conjunction with other interest rate offers.

B. Offers Details

9. During the Promotion Period, Eligible Customers have to fulfil the following two requirements, to enjoy the below time deposit preferential interest rate* (“**Time Deposit Preferential Interest Rate**”):
 - 9.1 who successfully exchange a designated currency with the aggregated amount equivalent to HKD 100,000 or above through the Bank’s branch staff or Relationship Managers via phone call or by visiting our branches; and
 - 9.2 who successfully subscribe Mutual Fund in designated currency with the aggregated investment amount equivalent to HKD 100,000 or above

Tenor	Exchange Designated Currency / Subscribe Mutual Fund in Designated Currency / Time deposit currency	Time Deposit Preferential Interest Rate (p.a.)*
3-months	RMB	2.0%
	HKD	3.8%
	USD	4.0%

*The above Time Deposit Interest Rate (p.a.) are for reference only but not guaranteed and it will be subject to changes in rates quoted by the Bank from time to time. Before making the relevant transaction, please check with our Bank’s staff for the effective Time Deposit Interest Rate (p.a.) applicable to the transaction.

10. The time deposit placing day, the mutual fund subscription order day, and the designated currency exchange day should be the same day. The maximum time deposit amount cannot be higher than the aggregated mutual fund subscription order amount or designated currency exchanged amount (whichever is lower).
11. The exchange rate will be the daily exchange rate as provided by the Bank's branches from time to time, once the customer and the Bank agreed and confirmed the exchange rate, it will be binding and irrevocable, notwithstanding that the Bank may quote a different exchange rate through other channels.
12. This Promotion is only applicable to time deposit placed through the Bank's branch or phone banking, which is not applicable for the time deposit being conducted through the other channels of the Bank, e.g. mobile banking, online banking, and/or Smart Teller Machine etc.
13. The Time Deposit Preferential Interest Rate offer is calculated based on each time deposit transaction. The transaction amount cannot be aggregated.

Risk Disclosure

Investment involves risks

The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investors should not invest based on this promotion material alone. Before making any investment decision, customers should consult their own independent professional financial, tax or legal advisors and read the relevant offering documents for further details including the risk factors in order to ensure that they fully understand the risks associated with the investment products.

Mutual Fund Investment

The past performance of a mutual fund is not a guide to its future performance and yields are not guaranteed. Customers could lose some or all of the principal amount invested. Funds are not obligations of, or guaranteed by, the Bank or any of its affiliates. The Bank will normally be paid a commission or rebate by the fund manager.

Currency Exchange

Currency exchange involves bid-ask spread.

Foreign Exchange Risk

Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly. The fluctuations in the exchange rate of a foreign currency may result in losses in the event that you convert HKD to any foreign currency or vice versa.

RMB Currency Risk

RMB is currently not freely convertible and is subject to exchange controls and restrictions (which are subject to changes from time to time without notice). You should consider and understand the possible impact on your liquidity of RMB funds in advance. The fluctuation in the exchange rate of RMB may result in losses in the event that you convert RMB into other currencies. Onshore RMB and offshore RMB are traded in different and separate markets operating under different regulations and independent liquidity pool with different exchange rates. Their exchange rate movements may deviate significantly from each other.

Online Investment Trading Services

Due to unpredictable network traffic congestion and other reasons, the Internet and other electronic media may not be reliable media of communication and transactions conducted over the Internet and via other electronic media are subject to: (i) possible failure or delay in the transmission and receipt of instructions for any or all transactions in investment products or other information, and (ii) possible failure or delay of execution or execution at prices different from those prevailing at the time when your instructions were given. There are risks associated with the online investment trading system, including the failure of hardware and/or software, and the result of any such system failure may be that your orders are either not executed according to your instructions or are not executed at all. There are risks of interruption, distortion, omission, blackout or interception during the transmission of instructions for any or all transactions in investment products, as well as of any misunderstanding or errors in communication.

Disclaimer

This promotion material does not constitute advice to buy or sell, or an offer with respect to any investment products. The promotion materials are issued by China Construction Bank (Asia) Corporation Limited which is a licensed bank regulated by the Hong Kong Monetary Authority, an approved insurance agent under the Insurance Ordinance (Chapter 41, Laws of Hong Kong) and a Registered Institution (CE No. AAC155) under the Securities and Futures Ordinance to carry on Type 1 (Dealing in Securities) and Type 4 (Advising on Securities) Regulated Activities. This promotion material has not been reviewed by any regulatory authorities in Hong Kong.