

Terms and Conditions for Wealth Management Connect “Southbound Scheme” Customer Time Deposit Program (the “Program”):

A. General Terms and Conditions

1. The promotion period of the Program is from May 16, 2025 – June 30, 2025, both dates inclusive (“Promotion Period”).
2. The Program is only applicable to existing and new Wealth Management Connect “Southbound Scheme” customers of China Construction Bank (Asia) Corporation Limited (the “Bank”) (“Eligible Customers”). The Bank reserves the right to determine the eligibility of the customers for this Program.
3. During the Promotion Period, Eligible Customers will be entitled to the offer as specified under Section B (“Offer”) for only once.
4. If an Eligible Customer is also entitled to other promotional offers for or relating to the same account, product or service, the Bank reserves the right to provide only one offer to the Eligible Customer.
5. If an Eligible Customer terminates or cancels any of the relevant services in respect of which offers would be awarded or no longer holds any Savings or Checking account with the Bank before or at the time of receiving the relevant Offers, he/ she will be disqualified.
6. The Bank will not contact the customer at the maturity of the time deposit. Personal Customer can set up / edit the maturity instruction of sole name accounts through the "Online Personal Banking Service. If more than one maturity instructions are received by the Bank through any of our channels (no matter through Branches or Online Banking) within a day, the Bank will consider the latest maturity instruction placed as the final instruction. If maturity instruction is not provided, interest on the deposit after maturity will be paid at the lowest savings interest rate as determined by the Bank from time to time.
7. If the maturity date of the time deposit period falls on a day which is not a Business Day (as defined below), the maturity date of the time deposit and / or the automatic roll-over instruction of the time deposit will be deferred to the following Business Day without prior notice. The Bank will not be responsible to any person for the deferral of the time deposit maturity date and/or the automatic roll-over instruction. “Business Day” means a day on which the Bank is open for business in Hong Kong, but excluding Saturdays, Sundays, public holidays and the day which the Bank is unable to open for business due to extreme weather or sudden event.
8. Quota for the Program is limited and is available on a first-come-first-served basis while quota lasts. The Bank reserves the rights to suspend, modify or terminate any of the offer(s) or the Program and change these Terms and Conditions at any time.
9. 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.
10. In case of any inconsistency between Simplified Chinese, Traditional Chinese and English versions of these Terms and Conditions, the Traditional Chinese version shall prevail. In case of dispute, the decision of the Bank shall be final and conclusive.

B. Offer Details

11. Eligible Customers complete the following designated tasks within the Task Completion Date, can enjoy the below Southbound Scheme Time Deposit offer (“Southbound Scheme Time Deposit Offer”):

Designated Task	New Wealth Management Connect “Southbound Scheme” customers	Existing Wealth Management Connect “Southbound Scheme” customers	Task Completion Date (Both Dates Inclusive)
a. Open Wealth Management Connect Multi-Currency Savings Account and sign up the “Southbound Scheme” service	✓	Not applicable	May 16 to June 13, 2025
b. Maintain or newly opened the accounts with the Bank*	✓	✓	
c. Deposit RMB1,000,000 or above into the Wealth Management Connect Multi-Currency Savings Account**	✓	✓	May 16 to June 30, 2025

* The accounts with the Bank include Savings account or Checking account with China Construction Bank (Asia) Corporation Limited (exclude Wealth Management Connect “Southbound Scheme” account).

** For Eligible Customers depositing fixed amount of RMB1,000,000 or above, the first RMB1,000,000 of the deposit will be entitled to the preferential interest rate.

Southbound Scheme Time Deposit Offer			
Time Deposit Currency	Tenor	Deposit Amount (Fixed Amount)	Preferential Interest Rate (p.a.) [^]
RMB	1-month	RMB 1,000,000	2.00%
	3-month		2.40%
	6-month		1.80%
	12-month		1.80%

[^] The above interest rate (p.a.) is the Bank’s data as of May 16, 2025 for reference only and are not guaranteed. The above interest rate (p.a.) will be subject to changes in rates quoted by the Bank from time to time. Before making the relevant transaction, please check with the Bank’s staff for the effective interest rate (p.a.) applicable to the transaction.

(Important note: Quota is limited for the Program and is available on a first-come-first-served basis while quota lasts.)

12. Each Eligible Customer can only choose one of the above Southbound Scheme Time Deposit Offer and enjoy the relevant offer once during the Promotion Period.
13. The relevant Time Deposit should be placed through the Bank's branch on or before June 30, 2025.

Risk Disclosure

Currency Exchange

Currency exchange involves bid-ask spread.

Exchange Rate Risk

Currency exchange rates are affected by a wide range of factors, including but not limited to, national and international financial and economic conditions and political and natural events. The effect of normal market forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly.

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.

Investment Risk

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.

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

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