

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 March 12, 2025 – April 15, 2025, both dates inclusive (“Promotion Period”).
2. The Program is only applicable to new Wealth Management Connect “Southbound Scheme” customers of China Construction Bank (Asia) Corporation Limited (the “Bank”) who opened the “Southbound Scheme” account within the Promotion Period and have not maintained a “Southbound Scheme” account in the past 12 months before the date this Program, i.e., between March 12, 2024, and March 11, 2025, inclusive of both dates, also this new Wealth Management Connect “Southbound Scheme” customers is required to submit the “Southbound Scheme” service application between March 12, 2025, and March 31, 2025, inclusive of both dates (“Eligible Customers”). The Bank reserves the right to determine the eligibility of the customers for this Program.
3. 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. Company, Private Banking or joint name account Customers can contact the relationship manager for setting up or editing the maturity instruction of the time deposit. In scenarios where a customer has submitted multiple times of Program Registration Form, the Bank shall proceed with the last completed version rendition of the form for further processing. 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. 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 English and Chinese SC, TC versions of these Terms and Conditions, the Chinese SC version shall prevail. In case of dispute, the decision of the Bank shall be final and conclusive.

B. Offer Details

11. Eligible Customers are required to complete the following designated tasks by specified dates:

Task	Task Completion Date (Both Dates Inclusive)
a. Submit the “Southbound Scheme” service application	March 12 to March 31, 2025
b. Open Wealth Management Connect Multi-Currency Savings Account and sign up the “Southbound Scheme” service	March 12 to April 15, 2025
c. Complete the online Program Registration Form*	March 12 to April 30, 2025
d. Wealth Management Connect Mutual Fund Account with aggregate Investment Funds of RMB100,000 or above (or equivalent in foreign currency) OR with aggregate of non RMB 3-month Time Deposit (the Time Deposit of this promotion is not counted) of RMB500,000 or above (equivalent in foreign currency)	March 12 to April 30, 2025
e. Deposit RMB500,000 (if selected RMB as Time Deposit)/ HKD550,000 (if selected HKD as Time Deposit)/ USD 70,000 (if selected USD as Time Deposit) or above into the newly established	March 12 to April 30, 2025

Wealth Management Connect Multi-Currency Savings Account**	
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*Please ensure the particulars recorded on the Program Registration Form are correct. Any discrepancies failing to match with the Bank's record might culminate in an unsuccessful Time Deposit placement. In scenarios where a customer has submitted multiple times of Program Registration Form, the Bank shall proceed with the first completed version rendition of the form for further processing.

** For eligible customers depositing fixed amount of RMB500,000 (if selected RMB as Time Deposit)/ HKD550,000 (if selected HKD as Time Deposit)/ USD 70,000 (if selected USD as Time Deposit) or above, only the first RMB500,000 (if selected RMB as Time Deposit)/ HKD550,000 (if selected HKD as Time Deposit)/ USD 70,000 (if selected USD as Time Deposit) of the deposit will be entitled to the preferential interest rate

Southbound Scheme Time Deposit Program			
Time Deposit Currency	Tenor	Deposit Amount (Fixed Amount)	Preferential Interest Rate (p.a.)[^]
RMB	3-month	RMB500,000	2.50%
HKD		HKD550,000	3.95%
USD		USD70,000	4.45%

[^]The above interest rate (p.a.) is the Bank's data as of March 12, 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 Southbound Scheme Time Deposit Program and is available for registration on a first-come-first-served basis while quota lasts.)

12. For eligible customers who have completed the tasks, the Bank will set up the Time Deposit for eligible customers as per the terms outlined in Clause 11, featuring the preferential interest rate, within 3 working days from the day of tasks completion.

Principal amount of the Time Deposit will be debited from your Wealth Management Connect Multi-Currency Savings Account, please ensure that the designated account holds adequate funds (of the selected currency of the Time Deposit Program), specifically a minimum balance of RMB500,000 (if selected RMB as Time Deposit)/ HKD550,000 (if selected HKD as Time Deposit)/ USD 70,000 (if selected USD as Time Deposit), to facilitate the time deposit placement. Failing which, it may result in an unsuccessful placement of the Time Deposit. The bank will not be responsible for currency exchange

for customer. Maturity instruction of the Time Deposit will be crediting the principal plus interest to your Wealth Management Connect Multi-Currency Savings Account.

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.

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.

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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