

Terms and Conditions for the "New Customers Exclusive Limited Edition 999 Pure Gold Plate" Program ("Program")

1. The promotion period of the Program is from April 1, 2026 – June 30, 2026, both dates inclusive ("**Promotion Period**").
2. The Program is only applicable to new customers ("**Eligible Customers**") who meet all the following conditions during the Promotion Period:
 - a) Become a new "PREMIER BANKING" customers, "WISE BANKING" customers or general personal banking customers (non packaged banking customers who solely use basic banking services including checking /savings account(s)) of China Construction Bank (Asia) Corporation Limited (the "**Bank**"); and
 - b) Have not maintained any accounts in sole name or joint name and used any banking products or services (excluding Wealth Management Connect "Southbound Scheme" account) of the Bank in the past 12 months before the date of joining this Program ("**Eligible Customers**").

The Program is not applicable to Private Banking customers, Commercial Banking customers, corporate customers and Capital Investment Entrant Scheme customers, "PRIVATE WEALTH" personal banking customers of the Bank and is not applicable to the staff of the Bank and the staff of the subsidiary companies of China Construction Bank. The Bank reserves the right to determine the eligibility of the customers for this Program.

3. Eligible Customers must fulfill all of the following conditions under Scenario 1 OR Scenario 2 during the Promotion Period to collect one Limited Edition 999 Pure Gold Plate ("Reward") in person at a branch of the Bank on or before June 30, 2026. Each Eligible Customer can only enjoy the Reward once in this Program even he/she has fulfilled the conditions under Scenario 1 and Scenario 2:

Scenario 1:

- a) Become new "PREMIER BANKING" customers of the Bank, and successfully open the following designated account(s), including Multi-Currency Statement Savings Account, and/or HKD Statement Savings Account; AND
- b) Successfully open the securities account in their sole name; AND
- c) Place a time deposit of HKD1,000,000 or above (or its equivalent) at the Bank.

OR

Scenario 2:

- a) Be an existing personal customer of China Construction Bank Corporation (Mainland CCB) at the time of account opening, and present valid proof of being an existing Mainland CCB customer at the branch; AND
 - b) Who become new “PREMIER BANKING” or “WISE BANKING” or general personal banking customers of the Bank, and successfully open the following designated account(s), including Multi-Currency Statement Savings Account, and/or HKD Statement Savings Account; AND
 - c) Present proof at the branch of successfully adding an online Relationship Manager via the Bank’s official WeCom platform; AND
 - d) Place a time deposit of HKD/RMB 50,000 or above at the Bank.
4. Eligible Customers will be entitled to the Reward for only once during the Promotion Period in this Program; for joint accounts, only the primary account holders will be entitled to the offer and qualified as Eligible Customers. **The Reward is limited by quota and is available on a first-come-first-served basis while quota lasts.**
 5. 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. The Program cannot be used in conjunction with "New Customers Exclusive Limited Edition 999 Pure Silver Plate" Program of the Bank.
 6. The Reward cannot be exchanged for cash or other gifts. The Bank shall assume no liability in respect of the service and /or product’s quality and all related matters.
 7. 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.
 8. 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.

9. In case of any inconsistency between English and Chinese versions of these Terms and Conditions, the English version shall prevail. In case of dispute, the decision of the Bank shall be final and conclusive.

Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investment products are not equivalent to or alternative of time deposits. They are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong. Some investment products may involve derivatives. Certain investment products may not be available in all jurisdictions and/or may be subject to restrictions. 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. 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.

Securities Trading

It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

Securities Margin Trading

If a client maintains a margin account with the Bank, the risk of loss in financing a transaction by deposit of collateral is significant. The client may sustain losses in excess of the client's cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The client may be called upon at short notice to make additional margin deposits or interest payment. If the required margin deposits or interest payments are not made within the prescribed time, the client's securities collateral may be liquidated without the client's consent. Moreover, the client will remain liable for any resulting deficit in the client's account and interest charged on the client's account. The client should therefore carefully consider whether such a financing arrangement is suitable in light of the client's own financial position and investment objectives.

Currency Exchange

Currency exchange involves bid-ask spread.

Exchange Rate 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.

Disclaimer

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