



## Join Packaged Banking Services and Subscribe Designated Services/Products to Enjoy up to HKD4,100 Welcome Rewards

**W**ant to manage your finance with dedicated packaged banking services? Relying on our attentive and professional client management expertise as well as leveraging on our cross-border financial advantage, CCB (Asia) PREMIER SELECT, PREMIER BANKING and Wise Banking care your needs with a host of financial management services and privileges! From now until April 30, 2014 ("Promotion Period"), new customers join the above-mentioned packaged banking services and subscribe to designated investment or insurance services/products within the first 3 months from joining the above-mentioned services could enjoy up to HKD4,100\* welcome rewards.

Packaged Banking Services	Welcome Rewards			
	Welcome Offer	New Customer	New Customer using Designated Banking Services / Products	Applying PREMIER BANKING Visa Infinite Credit Card
<b>PREMIER SELECT/ PREMIER BANKING</b>	Up to HKD2,000 <sup>#</sup> Reward	Extra HKD300 Reward	Up to HKD1,500 Reward	Extra HKD300 Reward
<b>Wise Banking</b>	Up to HKD200 Reward	Extra HKD300 Reward	Up to HKD1,500 Reward	-



Once joining the above-mentioned packaged banking services, customers could enjoy the following dedicated financial management services to manage your portfolio at ease!

- Enjoy our host of RMB and cross-border banking services, our attentive RMB Wealth Management Experts stationed at branches will introduce and explain the characteristics of different RMB products to you, assisting you to grasp the inexhaustible potential of versatile RMB products
- Earn fabulous Bonus Point rewards by using selected products which let you enjoy fee waivers and extra benefits
- Enjoy premier birthday treat in your birthday month
- Enjoy exclusive insurance and investment services privileges
- PREMIER SELECT/PREMIER BANKING customers will be assigned a dedicated Relationship Manager to serve your banking needs
- Exclusive PREMIER BANKING Visa Infinite Credit Card tailored for PREMIER SELECT/PREMIER BANKING customers, which comes with a unique selection of benefits designed to enrich and elevate customers' quality of life

Join Packaged Banking at any of our branches to enjoy our much valued wealth management services and privileges! For details of account opening and terms and conditions of the promotion, please call 2903 8303.

**Remarks:** The promotion period is from January 2, 2014 to April 30, 2014, both dates inclusive ("Promotion Period").

\* Relevant Terms and Conditions apply for the offers.

^ For other offers and details of the credit card, please refer to related materials of Credit Card Benefit Guide.

# Customer who joins PREMIER SELECT/PREMIER BANKING can enjoy value up to HKD2,000/HKD800 reward respectively.

### RMB Currency Risk

RMB is currently not freely convertible and is subject to exchange controls and restrictions. You may have to allow time for conversion of RMB from/to another currency of an amount exceeding the daily limit. Besides, there is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated products and subsequently convert the RMB repayment amount back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

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## Refer New Customers to Enjoy Unlimited Cash Rewards

From now until April 30, 2014, existing customers who successfully refer new customers to open designated banking account/service will be offered cash rewards with up to HKD1,500 per referral. There is no pre-set limit of the reward amount, the more successful referrals, the bigger cash rewards!

Successfully refer new customers to open  
designated banking account /service

General Banking\*

HKD100

智選理財  
WISE Banking

HKD150



HKD500



HKD1,500

Act now! The Customer Referral Form can be obtained from any of our branches or our web site at [www.asia.ccb.com](http://www.asia.ccb.com).

\*New customer is required to open a HKD Checking/Savings account and Online Banking Service. Online Personal Banking includes Online Banking PIN activation and first-time login to Online Banking.



## Successfully sign up Designated Accounts and Services to Enjoy up to HKD300 Cash Rewards

CB(Asia) offers an array of banking products and services to cater for customers' saving and banking needs. From now until April 30, 2014, new customers<sup>2</sup> who successfully sign up below designated accounts and services, can enjoy up to HK\$300 welcome rewards!

Welcome Rewards	Designated Accounts/Services
HKD100	Open HKD Checking/Savings account, and Online Personal Banking Service
And	
HKD200	Open a Securities Trading/FX Linked Deposit/Mutual Fund Investment account ("Designated Bank Accounts")

The offers are subject to relevant terms and conditions. For details, please refer to the relevant promotion leaflets, call our Customer Service Hotline at 2903 8308, visit [www.asia.ccb.com](http://www.asia.ccb.com) or contact our staff at branches.

### Securities Trading

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

### Mutual Fund Investment

Mutual funds are investment products and some may involve derivatives. The investment decision is yours but you should not invest in the mutual fund 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.

The past performance of a mutual fund is not a guide to its future performance and yields are not guaranteed. You 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/rebate by the fund manager.

### FX Linked Deposit

FX Linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. This is a structured product involving derivatives. The investment decision is yours but you should not invest in the FX Linked Deposit 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.

The return on FX Linked Deposits is limited to the nominal interest payable, which will be dependent, to at least some extent, on movements in some specified currency exchange rate. Whilst the possible return may be higher than conventional time deposits, it is normally associated with higher risks. When the fluctuation of the currency exchange rates differs from what the customer expected, the customer may have to bear the consequential loss. The relative losses may reduce the return and the principal amount of the Deposit which the customer may get back.

### Remarks:

- The promotion period is from January 2, 2014 to April 30, 2014 (both dates inclusive) ("Promotion Period").
- For the New Customer to be eligible for the New Customer Reward, the following conditions must be fulfilled:
  - The New Customer has not maintained any account in sole name or joint name (excluding Credit Card Account) with the Bank in the past 12 months.
  - The new customer must still maintain valid HKD Checking/Savings account, Online Personal Banking Service and the Designated Bank Accounts at the time when New Customer Reward is credited.





## Spend More in Holidays to Earn 939 Bonus Points on All Local Purchases

**C**CB (Asia) Credit Card brings you much joy on holiday purchases! From now until February 28, 2014 ("Promotion Period"), simply dial 372 47939 to register your CCB (Asia) Credit Card\* and you can enjoy 3 times Bonus Points on your spending and/or cash advance(s) upon achieving HKD4,000\* spending target in each phase. In addition, you will be entitled to 939 total Bonus Points for each HKD100\* spending exceeding the HKD4,000 spending target. More spending, more rewards!

Cardmembers can earn a maximum of 75,000 Extra Bonus Points in each of the following phases in the Promotion Period.

**Bonus Point Offer Details of "939 Spend & Rewards Program" as below:**

Promotional Phase	Spending Target of Each Phase	Total Bonus Points Each Phase <sup>Δ</sup> for Achieving Spending Target	Total Bonus Points <sup>Δ</sup> for Each HKD100* Spending Exceeding Spending Target
Now – 2014/1/31	HKD4,000* or above	12,000 <sup>Δ</sup> Total Bonus Points	Each HKD100* = 939 <sup>Δ</sup> Total Bonus Points
2014/2/1 – 2/28			

The above offers are bound by related terms and conditions. For details, terms and conditions of the above offers, please call CCB (Asia) 24-Hour Registration Hotline at 372 47939 or visit [www.asia.ccb.com](http://www.asia.ccb.com).



\*Registration is on a first-come-first-served basis. To be eligible for the program, you must be the first 20,000 Cardmembers who have successfully registered during the registration period specified in clause 3 under related terms and conditions.

♦Eligible local retail spending or any cash advance transactions.

ΔIncluding the basic bonus points given under the CCB (Asia) Credit Card Bonus Points Program and/or Visa Infinite Gift Redemption Program (if applicable).

## Up to 40% Winter Holiday Travel Insurance Premium Discount

**F**rom now until February 28, 2014 ("Promotion Period"), applying for travel insurance via our corporate website and/or Online Personal Banking can enjoy up to 40% off Premium Discount and multiple offers, spending the winter holiday with even more relaxing mood. Non-professional sports such as scuba diving (not exceeding 30 meters), bungee jumping, skiing and the likes are covered without extra premium. Trip re-routing which is rare in the market is also covered. With the above, you can have an enjoyable and care-free journey!

**Travel Insurance Discount Details:**

	CCB (Asia) PREMIER SELECT/ PREMINER BANKING Customers	Other CCB (Asia) Customers	Non-CCB (Asia) Customers
Winter Offer	30%off	20%off	
	<div> Premium Discount Coupon</div>		
+			
Single Trip Travel Insurance offer	Additional 10% off with payment by   or CCB (Asia) Bank Account*		Not applicable
Annual Travel Insurance offer	<div> Cash Coupon</div>		

\*The additional 10% discount is only applicable to Single Trip Travel Insurance applied through our website and/or Online Banking, with payment by CCB (Asia) VISA/MasterCard Credit Card or bank account. The additional 10% discount will be charged during application and the amount will be reimbursed to the corresponding credit card account or bank account within 3 months after promotion period ends.

The above is intended only as a general summary for reference only. The specific details to these insurances are set out in the Insurance Policy to be issued by QBE Hongkong & Shanghai Insurance Limited ([http://www.asia.ccb.com/hongkong/promotions/insurance/1312wintertravel/travel\\_policy.pdf](http://www.asia.ccb.com/hongkong/promotions/insurance/1312wintertravel/travel_policy.pdf)). The Bank is an insurance agent authorized by QBE Hongkong & Shanghai Insurance Limited. Customer(s) should not apply for any of the insurance policies based on the above information alone. Customer(s) should read the individual policy details and terms and conditions to assure they meet their personal needs.

The above offers are subject to relevant terms and conditions. For details, please call our enquiry hotline 2903 8308, contact our branch staff or visit [www.asia.ccb.com](http://www.asia.ccb.com).





## Removal of Service Fees of Dormant and Low Balance Accounts

Since December 30, 2013, CCB (Asia) has removed the dormant fee and the low balance account monthly maintenance fee for qualified customers will also be removed. The changes are updated in the Schedule of Service Fees.

### Dormant Fee

The following charges of dormant accounts are abolished.

Services	Fees Before Change	Fees After Change
<b>Checking Account / Savings Account</b>		
<b>Dormant Account</b> (No Account Activity for 12 Months)		
<ul style="list-style-type: none"> <li>• HKD account with balance below HKD2,000</li> <li>• RMB account with balance below RMB2,000</li> <li>• Foreign currency account with balance below USD200 or equivalent</li> </ul>	<ul style="list-style-type: none"> <li>• HKD100 per quarter until balance is reduced to zero</li> <li>• RMB100 per quarter until balance is reduced to zero</li> <li>• USD10 per quarter until balance is reduced to zero</li> </ul>	<ul style="list-style-type: none"> <li>• NIL</li> <li>• NIL</li> <li>• NIL</li> </ul>
<b>Miscellaneous</b>		
<b>Dormant Account Fee for Matured Time Deposit</b> (Matured and Inactive for 12 Months)		
<ul style="list-style-type: none"> <li>• HKD</li> <li>• Foreign currency</li> </ul>	<ul style="list-style-type: none"> <li>• HKD100 per quarter until balance is reduced to zero</li> <li>• USD10 per quarter until balance is reduced to zero</li> </ul>	<ul style="list-style-type: none"> <li>• NIL</li> <li>• NIL</li> </ul>

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### Low Balance Account Monthly Maintenance Fee

The monthly HKD50 low balance account maintenance fee will be waived for the following customers:

- Senior citizens aged 65 or above
- Customers aged below 18
- Recipients of Comprehensive Social Security Assistance
- Recipients of Government's Disability Allowance
- The Bank's designated customers including those holding products/services which are specified by the Bank from time to time and held or registered under the same name(s) and identity number(s)

## Online Personal Banking Adds Mutual Fund Switching Service

Customers of CCB (Asia) can now place fund switching orders among same or different fund houses via Online Personal Banking anytime. Your fund portfolio can be managed in three simple steps.

**Step 1** Logon to Online Banking. Click on "Switch" under "Mutual Fund", and select a fund to switch out.

**Step 2** Enter a Fund Code, or complete relevant fields of other criteria to select a fund to switch in.

**Step 3** Preview switching order details and confirm your switching order. After confirmation, you may save or print the order details for future reference.

For online demo, please visit [https://online.asia.ccb.com/PersonalHKWeb/resources/hongkong\\_tc/personal/demo/](https://online.asia.ccb.com/PersonalHKWeb/resources/hongkong_tc/personal/demo/).  
For enquiry, please call 2903 8343.

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## Customers can Visit Our Branch to Have a Copy of "How to Read Product Key Facts Statements"

To help investors understand the key facts of an investment product before investing, the Securities and Futures Commission has enhanced the disclosure requirements for investment products, including to provide "Product Key Facts Statements" (KFS) for investors' reference. To help investors comprehend the document, Investor Education Centre has published a booklet - "How to Read Product Key Facts Statements" ("the Booklet") which is designed to help prospective investors understand the key features and risks of an investment product through reading the KFS. Customers may visit any of our branches to collect the Booklet. In addition, the Booklet can be viewed and downloaded from the Investor Education Centre's website ([www.hkiec.hk](http://www.hkiec.hk)).

### Risk Disclosure

This newsletter does not constitute advice to buy or sell, or an offer with respect to any investment products. Nor does it constitute any prediction of future movements in prices of any investment products. Before making any investment decision, you are encouraged to consult your own independent financial advisors and read the relevant offering documents in order to ensure that you fully understand the risks associated with the investment products. Investment products are not bank deposit and thus should not be considered as alternative of normal time deposit. Investment involves risks. The price of investment products may move up and down, and may become valueless. Mutual funds are not obligations of, or guaranteed by, the Bank or any of its affiliates. The Bank will normally be paid a commission/ rebate by the fund manager. Online Investment Trading Services is subject to the risk of network traffic congestion and failure of trading system hardware and software. Instructions for transaction may suffer from errors in communication.

For details, terms and conditions applicable to the services and offers in this newsletter, please refer to the promotional leaflets or contact our staff.

Customers enjoy the offers as benefits, at their own will, and subject to terms applicable to the services. The bank does not provide any guarantee for the products' / services' quality. Customers expressly waive all claims they may have against the bank.

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