



CCB (Asia) Title Sponsors "CCB (Asia) Hong Kong Wine & Dine Festival" for Its First Time

Rooted in Hong Kong for over one century, China Construction Bank (Asia) ["CCB (Asia)"] has long been supporting and taking part in Hong Kong's mega events. In addition to its title-sponsoring of "CCB (Asia) Hong Kong International Dragon Boat Races" for two consecutive years, CCB (Asia) also title-sponsored "CCB (Asia) Hong Kong Wine & Dine Festival" organized by Hong Kong Tourism Board ["HKTB"], bringing a new wine and dine experience to local residents and visitors.

The 4-day opening party was held from 30 October to 2 November, 2014 at the runway of the former Hong Kong International Airport which is next to the city's new landmark, the Kai Tak Cruise Terminal. With almost 270 booths offering over 1,000 wines selected by certified sommeliers, award-winning and Michelin dishes, the event led a tasting journey to around 180,000 residents and visitors in Hong Kong. Surprises to partygoers included but did not limit to the six wine-themed streets and villages in the "Country Pavilion" zone, the master chefs' wine-pairing meals, wine classes by industry experts, and continuous entertainment shows, satisfying needs of all gourmets and wine lovers.

Besides, our bank also provided fabulous wine and dine privileges to CCB (Asia) Credit Card cardmembers, including HKD30 discount offer in purchasing wine pass and up to 10% cash rebate in wine purchasing. Throughout November, CCB (Asia) Credit Card cardmembers enjoyed various discount offers from a great selection of restaurants, and also had chances to win a 7-Day Round-trip Tour for Two to a Winery in southern France and 500,000 Asia Miles in the "CCB (Asia) Hong Kong Wine & Dine Festival" Grand Lucky Draw!

In 2015, CCB (Asia) will continue support the mega events in Hong Kong, stay tuned on the latest announcement of the bank.



▲Mr. Mao Yumin, Chief Executive Officer of CCB (Asia), the event's title sponsor (right); Dr. Peter Lam, Chairman of the HKTB (center); and Mr. Thomas Jullien, representative of the Bordeaux International Wine & Dine Festival Organization, the event's co-organiser (left), performed the launch ceremony of the "CCB (Asia) Hong Kong Wine & Dine Festival".



◀▲CCB (Asia) has organized events at Grand Tasting Pavilion (Upper) and Tasting Room (Left) to show gratitude to the long-term support from customers and business partners.



▲"CCB (Asia) Hong Kong Wine & Dine Festival" Opening Party received overwhelming responses from the public and around 180,000 visitors attended the event.

CCB (Asia) title sponsored the international renowned annual event, "CCB (Asia) Hong Kong Wine & Dine Festival", for its first time in 2014.



“Lifeline Express CCB (Asia) Charity Run/Walk 2014” Raises Approximately HKD2.8 million Record-breaking Funds

Title-sponsored by China Construction Bank (Asia) [“CCB (Asia)”] and co-organized by Lifeline Express and The Clearwater Bay Golf & Country Club, “Lifeline Express CCB (Asia) Charity Run/Walk 2014” was held successfully on November 29, 2014 (Saturday). Title-sponsored by CCB (Asia) for four consecutive years, the event has raised a record-breaking funds of HKD2.8 million for Lifeline Express Hospital Eye-train by 2,500 athletes, helping underprivileged cataract patients in Mainland China to receive eye surgery.

Officiating guests of the event included Member of the National People's Congress Standing Committee Mrs. Rita Fan, Chairman of The Police Association of China Mr. Tian Qiyu, Former Member of National Committee of the Chinese People's Political Consultative Conference Mr. Chen Guangwen, Secretary for Security Mr. Lai Tung-kuok, Founding Chairman of Lifeline Express and Chairman of Organizing Committee Mrs. Nellie Fong, China Construction Bank (Asia) Executive Director & Alternate Chief Executive Mr. Jiang Xianzhou and China Construction Bank (Asia) President & Executive Director Ms. Miranda Kwok.

Same as previous years, “Lifeline Express CCB (Asia) Charity Run/Walk 2014” included 10km charity run and a 5km walkathon which started and finished at The Clearwater Bay Golf & Country Club. During the activity, the organizer held a rainbow carnival with game and snack booths at the Club, bringing a joyful weekend to the participants. This year, the rainbow carnival introduced Bumperman, a very popular game to all participants in which they had to wear bumperballs and beat their opponents on the ground, showing all an excited and funny game.



In 2014, the activity broke the record in terms of the number of participants and the amount of fund raised. Around HKD2.8 million funds were raised by 2,500 participants for Lifeline Express.



The new Bumperman game in the rainbow carnival after the charity run was popular in which participants beat their opponents with various skills.



In addition to title-sponsoring the event, over 300 staff members of CCB (Asia) and their family members and friends joined the charity run/walk and volunteers team.

CCB (Asia) Receives Various Awards and Recognition in the Industry

CCB (Asia) was awarded with “PRO Choice RMB Services Award” and “PRO Choice Corporate Social Responsibility Award” presented by *Capital Weekly* in “Capital Weekly PRO Choice Award 2014”, to recognise its contribution in all-rounded cross-border RMB financial services to cater customers' needs in the ever-changing market as RMB Wealth Management Expert, and to accredit its devotion in time and resources in promoting projects on local culture, environmental works and social inclusion of persons with disabilities and able bodies, advocating harmonic development of the society.

CCB (Asia) also garnered “IFPHK Accredited Professional Financial Planning Firm 2014” presented by IFPHK to recognise its efforts in advancing professional qualifications of financial planning professionals and in training them.



INSTITUTE OF FINANCIAL PLANNERS OF HONG KONG
**ACCREDITED PROFESSIONAL
FINANCIAL PLANNING FIRM**
2014

Securities Buy Trades via Online Trading Platform to Enjoy up to 2 Years Brokerage Commission Waiver & Entitle to Anniversary Reward Lucky Draw

To celebrate the launch of Shanghai-HK Stock Connect and the relaxation of the RMB Exchange Business for HK Resident, the bank offers you fabulous investment service privileges.

Up to 2 Years Brokerage Commission Waiver* for Securities Buy Trades

From now until February 28, 2015 ("Promotion Period"), new and existing customers completed online registration and maintained designated new funds as low as HK\$98,000 in the HKD and/or RMB securities trading settlement accounts plus executed buy trades of Hong Kong stocks or eligible Shanghai Stock Exchange securities via Online Banking and/or Mobile Banking, are entitled to brokerage commission waiver up to 2 years.

Anniversary Reward Lucky Draw

During the first 12 months after registration, the customers can join our Anniversary Reward Lucky Draw for a chance to win One Lot of CCB Shares (HK.939) or Chow Sang Sang 999.9 Gold Medal (approximately 8.0 taels) upon maintaining designated new funds in the HKD and/or RMB securities trading settlement accounts.

For details, please call our Customer Service Hotline at 2903 8343 or visit www.asia.ccb.com.

The above offers and/or services are bound by terms and conditions. Please refer to relevant promotion leaflets or contact the bank's staff at branches.

* Within 2 years after completion of online registration, deposit and maintain designated new funds in HKD and/or RMB securities trading settlement account, buy trades via Online Banking and/or Mobile Banking to enjoy Brokerage Commission Waiver up to 2 years. Securities Cash Trading/Securities Margin Trading account are applicable.

Securities Trading

Investment involves risks. The price of a security may move up and down, and may become valueless. 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.

Shanghai-Hong Kong Stock Connect

Shanghai-Hong Kong Stock Connect is not covered by Hong Kong's Investor Compensation Fund. It involves risks of quotas used up, difference in trading day, restrictions on selling imposed by front-end monitoring, recalling of eligible stocks, and mainland market risks.

RMB Currency Risk

RMB is subject to the PRC government's control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate. If customers convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

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.

Save to enjoy Brokerage Commission Waiver*

up to 2 years
Easy to enjoy offer for everyone in town!



CCB (Asia) New Customers Enjoy Up to HKD400 Welcome Rewards

From now till January 31, 2015 ("Promotion Period"), new customers of CCB (Asia) have chances to enjoy double welcome rewards!

Reward 1 – Account Sign Up Welcome Gift

During the Promotion Period, new customers¹ who successfully open below accounts and services can enjoy fabulous offers:

Online Personal Banking Service
+
Designated Accounts/Services²

HKD200 Cash Reward

+

Valued Added
Payroll Service

HKD200 Cash Reward

=

HKD400
Cash Reward

Account sign up welcome gift



Reward 2 – Usage Offer

New customers who successfully open account and perform designated services³ with designated amount within the first 3 months can enjoy:

Aggregated Transaction Amount from Eligible New Transactions	Cash Reward Amount
HKD1,000,000 equivalent or above	HKD3,000
HKD500,000 to below HKD1,000,000 equivalent	HKD1,500
HKD250,000 to below HKD500,000 equivalent	HKD600

The offers are bound by relevant terms and conditions. For details, please refer to the promotion leaflets, call Customer Service Hotline at 2903 8303 or contact our branch staff.

Important Notes:

- Investment involves risks, 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 and FX linked deposits are structured products involving derivatives. FX options are derivatives products. 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.
- Investment products including FX linked deposits and FX options, and insurance 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. Investment products are not principal-protected except that some FX linked deposits are principal-protected conditionally.

- Remarks:**
- New customer has not maintained any account or any banking products or services in sole name or joint name (excluding credit card account) with the Bank within the last 12 months.
 - Designated accounts include Securities Trading, FX Linked Deposit and Mutual Fund Investment.
 - Designated banking services include Mutual Fund Investment Service / Bond Trading Service / Structured Equity Linked Product Service / Fx Linked Deposit Service (except swap deposit) / FX Option Trading Service / Life Insurance Service / Currency Switching Service.

Securities Trading

Investment involves risks. The price of a security may move up and down, and 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

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.

Bond Trading

There is no 100% guarantee of positive return but loss may be incurred. There is a risk that the bond issuer fails to promptly pay the client the interest or principal if a credit event or default occurs on the bond issuer. Investing in emerging markets bonds involves special consideration and higher risks, such as greater price volatility, less developed regulatory and legal framework, economic, social and political instability, etc.

Structured Equity Linked Products

Investment in structured equity-linked products involves substantial risks including market risks, liquidity risks, risks relating to changes in market conditions, counterparty risks, and the risks that the issuer(s) will be unable to satisfy its obligations under the structured equity-linked products. Customers should recognize that their structured equity-linked products may mature worthless. While the maximum return on a structured equity-linked product is usually limited to a predetermined amount of cash, an investor stands to potentially lose up to the entire investment amount if the underlying stock price moves substantially against the investor's view.

FX Linked Deposits

The return on a FX linked deposit 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. If the FX linked deposit is approved by the Bank to be withdrawn before its maturity, the customer may also need to bear the costs involved. The relative losses and costs may reduce the return and the principal amount of the FX linked deposit which the customer may get back. 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 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.

FX Option Investment

The risk of loss in leveraged foreign exchange option trading can be substantial. The customer may sustain losses in excess of customer's initial margin funds. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Customer may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, customer's position will be liquidated. Customer will remain liable for any resulting deficit in customer's account. Customer should therefore carefully consider whether such trading is suitable in light of customer's own financial position and investment objectives. Please refer to the risk disclosures in the specific documentation of these products before making a decision to invest using margin or leverage.

Insurance

Customers should read and understand the details of the insurance plan(s) (including but not limited to exact terms, conditions, coverage and exclusions) before any enrollment to assure the insurance products meet their personal needs. Specific details, terms and conditions applicable to insurance products are set out in respective insurance policies to be issued by the relevant insurance companies. For life insurance products, an insurance plan may comprise a savings element. Part of the premium pays for the insurance and related costs. If a customer is not happy with the customer's policy, the customer has a right to cancel it within the cooling off period and obtain a refund of any premiums paid. A written notice signed by the customer should be received by the insurer's Hong Kong Main Office within the cooling off period (that is, 21 days after the delivery of the policy or issue of a notice (informing the customer/ the customer's representative about the availability of the policy and expiry date of the cooling off period), whichever is the earlier). After the expiration of the cooling off period, if the customer cancels the policy before the end of the term, the projected total cash value may be less than the total premium the customer have paid.

Currency Switching

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 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.

Apply CCB(Asia) Tax Loan to Enjoy APR as low as 1.88% and Join Hands with Us to Participate in “Kindness” Suspended Meal Program

Starting from now until February 28, 2015 (the “Promotion Period”), designated customers¹ who successfully apply for CCB (Asia) Tax Loan with a loan amount of HKD800,000 or above can enjoy an APR as low as 1.88%². Details about the Tax Loan rates are as follows:

Reference Rates Table ³			
Loan Amount (HKD)	\$800,000 or above	\$200,000 - \$799,999	\$5,000 - \$199,999
Monthly Flat Rate	0.0845%	0.12%	0.16%
Annualized Percentage Rate*	1.88%	2.68%	3.58%
Monthly Repayment Amount (HKD) ⁴	\$84.18	\$84.53	\$84.93

*Calculation is based on 12-month repayment period.

⁴Monthly repayment amount is calculated for every HKD1,000 loan amount.

CCB (Asia) Tax Loan offers up to HKD2,000,000 or 10 times of monthly salary loan amount (whichever is lower), flexible repayment tenors of 6/9/12/18/24 months for selection, instant approval⁴ and same day funds disbursement⁵, helping customers to manage their tax payment in a flexible way.

CCB (Asia) Joins Hands with Customers to Participate in the “Kindness” Suspended Meal Program

CCB (Asia) will donate four “Suspended Meal” coupons and Lucky House Group (LHGroup) will donate one coupon for every successful application and draw down of CCB (Asia) Tax Loan. In addition, CCB (Asia) Credit Card cardmembers can redeem three “Suspended Meal” coupons with every 25,000 bonus points starting from January 1, 2015 and offer free meals to the needy through the supply centers of the program.

For more details of the terms and conditions or application of CCB (Asia) Tax Loan, please contact CCB (Asia) Tax Loan Application Hotline: 317 95522 or *0939 through your mobile, visit CCB (Asia)’s branches or CCB (Asia) Personal Loan Centers, or browse our website: www.asia.ccb.com/ploan.

Remarks:

1. Preferential interest rate is only applicable to customer (“Selected Customer”) of:
 - (1)PREMIER SELECT, PREMIER BANKING, WISE BANKING, Home Mortgage Loan, Value Added Payroll Services with China Construction Bank (Asia) Corporation Limited or
 - (2)New Credit Card Customer (has not maintained any account or banking products or services in sole name or joint name with the Bank in the past 12 months) or
 - (3)Pre-selected customer by the Bank.
2. Annualized Percentage Rate (“APR”) for monthly flat rate 0.0845% is 1.88% (12-month repayment period), 1.95% (24-month repayment period) which is based on loan amount of HK\$800,000 or above. The APR is calculated according to the guideline as set out in the Code of Banking Practice and rounded up/down to the nearest two decimal places. Interest is charged daily and calculated on the basis of 365 days per year. The interest rate offer above is only available for Selected Customers who apply for CCB (Asia) Tax Loan (“Tax Loan”). The interest rate above is for reference only. The actual APR may vary for individual customer, the final interest rate will be subject to the credit condition of the customer.
3. The monthly repayment amount and the APR stated above are calculated based on 12 month repayment period and the middle value loan amounts of HK\$102,500, HK\$500,000 and HK\$800,000. The monthly repayment amount is rounded up to two decimal places. Please note that the actual APR and monthly repayment amount of each customer may differ, customers can refer to the Loan Confirmation Letter for actual related information.
4. Instant approval service (the “Service”) is applicable to customers who apply in person at our Personal Loan Centers and submit all the required documents at the same time. The Bank may not offer the Service if customers do not provide the required documents or loan applications do not fulfill the approval requirements of the Service. Processing time may vary from applicant to applicant. The instant approval result is for reference only. The Bank reserves the final decision on the approval result and to terminate or amend the Service at anytime. Service hours of instant approval of CCB (Asia) Personal Loan Center; Monday to Friday – 9:00am - 7:00pm; Saturday – 9:00am - 1:00pm; closed on Sunday and Public Holidays.
5. Same day fund disbursement is only applicable on business days from Mondays to Fridays. Fund disbursement between 3:30pm and 7:00pm is only applicable to customers who collect cashier’s order in person at our Personal Loan Centers. Funds availability will depend on the disbursement method.
6. Only applicable to the first 1,000 successful drawdown of tax loan. “Kindness” Suspended Meal coupon is supplied by LHGroup. The Bank shall not be liable for the quality issue of the “Kindness” Suspended Meals or other related matters.



Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investment products are not alternative of normal time deposits. Before making any investment decision, customers are encouraged to consult their own independent financial advisors and read the relevant offering documents in order to ensure that they fully understand the risks associated with the investment products.

Disclaimer

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. This newsletter does not constitute advice to buy or sell, or an offer with respect to any investment products. Any offer, invitation or recommendation to any customers to enter into any investment transaction does not constitute any prediction of likely future movements in prices of any investment products. This newsletter is issued by China Construction Bank (Asia) Corporation Limited, and has not been reviewed by the Securities and Futures Commission or any other regulatory authorities in Hong Kong.

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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