



Terms and Conditions for China Construction Bank (Asia) Golden Years Banking Service (“Terms and Conditions”)

These Terms and Conditions applicable to the Golden Years Banking Service provided by China Construction Bank (Asia) Corporation Limited (“the Bank”) to its Customer. Customers are bound by these Terms and Conditions upon the application and using of Golden Year Banking Service.

1) Criteria for the Service

- (a) The Golden Year Banking Service is available to the Customers with an account of the Bank. Any account service offered by the Bank as included in the Golden Year Banking Service shall be governed by their respective applicable terms and conditions.
- (b) The Bank may, upon application by the Customer, offer the Golden Year Banking Service to its Customer who holds a designated Hong Kong Dollars savings account (the “Designated Account”) if the account holder (or the principal account holder in the case of a joint account) is aged 60 or above.
- (c) The designated Hong Kong Dollars savings account for the Service can be a Passbook Savings or a Statement Savings Account and is bound by the “Terms and Conditions for Accounts and Related Services (For Individuals)” from time to time issued by the Bank.
- (d) Customer required to maintain the minimum amount of HKD10,000 in the Designated Account when he/she applies for the Golden Year Banking Service.
- (e) The English version of these Terms and Conditions is the governing version and shall prevail if there is any discrepancy between the English version and the Chinese version.

2) Charges

- (a) The Customer shall pay the Bank such fees and other charges in respect of the Golden Year Banking Service as the Bank may determine.
- (b) If the Customer terminates the Golden Years Banking within 3 months after the Customer has become a Golden Year Banking Customer of the Bank, the Customer shall pay to the Bank a termination handling fee HKD150 or such other charges as the Bank determine.
- (c) The Customer hereby authorizes the Bank to debit any fees, charges, costs and sums due or payable by the Customer to the Bank, including the cost of any welcome gift (if applicable), in respect of the Golden Year Banking Service from any account of the Customer maintained with the Bank.
- (d) Without prejudice to any other rights and remedies of the Bank, the Bank may at any time terminate or suspend the Golden Year Banking Service, or any account of, to the Customer if the Customer has insufficient funds in the account maintained with the Bank to cover any fees, charges, costs or sums due or payable by the Customer in respect of the Golden Year Banking Service.

3) Privileges and Discounts on Service

- (a) Customer maintaining a daily average combined balance of deposit and investment for HKD50,000 or above in the 12 months of each anniversary year are eligible to enjoy an one-time bonus interest rate of 2% for 1-month HKD Time Deposit (maximum deposit amount HKD50,000)/ or other annual offer provided by the Bank from time to time. In order to enjoy the HKD Time Deposit bonus interest rate, Customer must place the designated HKD time deposit in a sole name account within the month of anniversary.
- (b) The Customer shall be offered special privileges and certain discounts on other services, facilities or products by the Bank as determined by the Bank from time to time (“Privileges”). The Bank reserves the right to suspend, modify or terminate any of the Privileges from time to time without prior notice.

4) Modification and Termination

The Bank may modify or terminate the Golden Year Banking Service or feature of the Golden Year Banking Service, or modify these Terms and Conditions, with or without prior notice and with or without cause, without prejudice to the rights and obligations of the Customer in retaining any account or service (unless specified) which shall continue to be governed by the applicable account or service terms and conditions.

5) Liability and Indemnity

The Customer shall indemnify the Bank against, and reimburse the Bank on demand, all costs and expenses which incurred by the Bank, directly or indirectly, any amount due to the Bank under



these Terms and Conditions, or otherwise in exercising its right under or enforcing these Terms and Conditions,

6) Law

These Terms and Conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The Customer submits to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

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

This document 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 document has not been reviewed by the Securities and Futures Commission or any other regulatory authorities in Hong Kong.