



專題介紹：

Feature Highlights:



善用「出糧增值」兼享迎新購物禮券
Maximize Value Added Payroll and Receive Welcome Shopping Vouchers



為您財富錦上添花
送您高達1,000港元購物禮券
Top up Your Wealth with up to HKD1,000 Shopping Vouchers

重要通告
Important Notice

網絡重整 分行合併安排
Merger of Branches for
Network Reorganization



「網上商業銀行」
推保安編碼器
Security Token for Online
Commercial Banking



馬鞍山分行現已投入服務
Ma On Shan Branch
Now in Service



披露不受存款保障計劃/
存款擔保保障之存款產品
Disclosure of Deposit Products Not
Eligible for Protection under the
Deposit Protection Scheme /
Deposit Guarantee

善用「出糧增值」兼享迎新購物禮券 Maximize Value Added Payroll and Receive Welcome Shopping Vouchers

讓薪金成就更佳表現，客戶只需於二零零九年六月三十日前申請「出糧增值」服務，並同時選用本行「網上銀行」服務，即可獲贈高達300港元購物禮券及享有設立常行指示手續費豁免優惠*。同時提取樓宇按揭貸款，更可獲享500港元購物禮券。

Make the most with payroll, enroll in our Value Added Payroll and Online Banking services before June 30, 2009 to receive a reward of up to HKD300 shopping vouchers and standing instruction set-up fee waiver*. Drawdown a mortgage loan at the same time to enjoy the reward of HKD500 shopping vouchers.



全新「出糧增值」獎賞 New Value Added Payroll Rewards	購物禮券價值 Value of Shopping Voucher	
	通過常行指示每月轉賬達30,000港元或以上 Transfer HKD30,000 or above per month through standing instruction	自動轉賬出糧至本行戶口 Use Payroll Account to receive payroll
樓宇按揭貸款客戶 Home Mortgage Loan Customer	不適用 Not applicable	HKD500港元
全新客戶 New Customer	HKD200港元	HKD300港元
現有客戶 Existing Customer	HKD100港元	HKD200港元

「出糧增值」服務提供多項理財禮遇，讓您靈活運用薪金，即時為財富增值，同時兼享購物樂趣。

多項理財禮遇

獲享迎新禮遇之同時，您可盡享多項理財優勢：

- 支票戶口同享儲蓄息率
- 特優定期存款息率
- 貸款息率優惠
- 保險保費折扣
- 基金及證券買賣優惠
- 免費24小時「電子理財」服務

把握良機，請即行動

歡迎親臨本行任何分行或致電本行「電話銀行」服務277 95533登記。

***常行指示**
於「出糧增值」服務推廣期內，設立常行指示之手續費70港元可獲豁免。

條款及細則：

- 有關服務條款及條件，請參閱宣傳小冊子。
- 客戶必須於成功申請該服務後連續三個月內透過出糧戶口自動轉賬出糧或作每月轉賬方可獲享迎新優惠。
- 迎新優惠換領信將於客戶在2009年7月31日前連續三個月完成自動轉賬出糧/每月轉賬後之二個月內以郵寄方式寄予有關客戶。客戶於換領禮券時須仍持有出糧戶口。

Value Added Payroll service delivers an array of banking privileges, enabling you to attain higher flexibility while achieving better financial performance, and at the same time, enjoy shopping fun.

Array of Banking Privileges

On top of the welcome offer, you can enjoy a host of privileges:

- Interest available even for checking account
- Preferential interest rates for time deposit
- Special interest rates for loan
- Insurance premium discount
- Fund & securities trading privilege
- Free 24-hour Electronic Banking services

Apply Now to Earn More!

Register today at any of our branches or call Bank by Phone at 277 95533.

***Standing Instruction**
During the promotional period of Value Added Payroll service, the standing instruction set-up fee of HKD70 will be waived.

Terms and Conditions:

- Please refer to the brochure for service terms and conditions.
- To be eligible for the Welcome Offer, customer must have successfully set up the Payroll Account and used the Payroll Account to receive three consecutive salary payments or monthly transfers.
- The Welcome Offer redemption letter will be sent to each eligible customer 2 months after three consecutive payroll transactions/monthly transfers are recorded on or before July 31, 2009. The Customer must still maintain the Payroll Account under the Service at the time of coupon redemption.

為您財富錦上添花 送您高達1,000港元購物禮券 Top up Your Wealth with up to HKD1,000 Shopping Vouchers

體驗 財富增值優勢，於2009年6月30日前開立全新證券戶口可享高達200港元購物禮券及六個月股票保管費豁免禮遇。另外，成為新外匯掛鈎存款客戶，更有機會獲取額外高達800港元購物禮券。

證券買賣雙重獎賞

- 於2009年6月30日前，在一個曆月內累積交易金額達200,000港元，可獲贈100港元購物禮券；最高可於連續2個月內獲取200港元購物禮券。
- 於2009年9月30日前成功進行3次股票交易，可獲豁免半年股票保管費。

外匯掛鈎存款禮遇

另外，於推廣期內開立掛鈎存款戶，首次交易達以下指定金額，立即盡享高達800港元購物。

外匯掛鈎存款首次交易金額 FX Linked Deposit First Transaction Amount	可享購物禮券之價值 Value of Shopping Voucher
USD10,000 - 29,999美元	HKD50港元
USD30,000 - 50,000美元	HKD100港元
USD50,001 - 120,000美元	HKD300港元
USD120,001 美元或以上	HKD800港元

為您財富 錦上添花
Top up Your Wealth

立刻行動，盡享理財優勢！

請即致電本行「電話銀行」服務277 95533或親臨本行任何分行登記。

Experience how we provide extra value to year wealth, open a new securities trading account before June 30, 2009 to enjoy a reward of up to HKD200 shopping vouchers plus 6-month stock custody fee waiver. Open a FX linked deposit account to receive additional reward of up to HKD800 shopping vouchers.

Security Trading Double Rewards

- Accumulate the transaction amount to HKD200,000 or above within a calendar month, you will be rewarded HKD100 shopping voucher whereas up to HKD200 in 2 consecutive months before June 30, 2009.
- Enjoy waiver of half year safe custody fee with 3 successful securities trades on or before September 30, 2009.

FX Linked Deposit Privilege

Open a FX linked deposit account, reach the designated amount above with the first transactions to receive up to HKD800 shopping vouchers.

Act now to maximize offer!

For registration, call our Bank by Phone at 277 95533 or visit any of our branches.

條款及細則：

- 證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可招致損失。
- 外匯掛鈎存款的回報限於應付的利息面值，而該利息將在某程度上受若干指定貨幣的匯率的變動影響。雖然獲得的回報可能會比傳統定期存款為高，但一般都承受較高的風險。當貨幣匯率的浮動與客戶的預期有所不同時，客戶可能需承擔所帶來的損失。
- 外匯掛鈎存款並非受保障存款，並不受到香港存款保障計劃或由香港特別行政區政府外匯基金提供的擔保所保護。
- 外匯掛鈎存款乃涉及金融衍生工具的結構性產品。投資決定是由閣下作出的，但閣下不應投資在外匯掛鈎存款，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務狀況、投資經驗及目標後，該產品是適合閣下的。

Terms and Conditions:

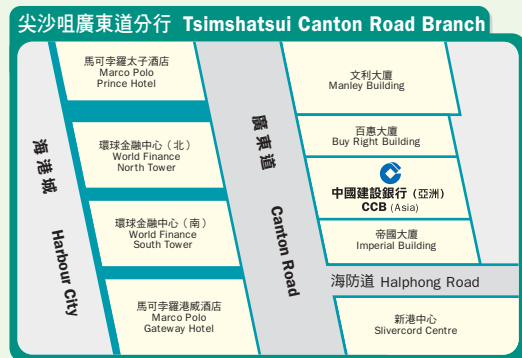
- The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.
- The return on FX Linked Deposits is limited to the nominal interest payable, which will be dependent, to at least 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.
- FX Linked Deposits is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. The repayment of this product and service is not guaranteed by the Hong Kong SAR Government's Exchange Fund.
- FX Linked Deposits is a structured product involving derivatives. The investment decision is yours but you should not invest in the FX Linked Deposits 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.



網絡重整 分行合併安排 Merger of Branches for Network Reorganization

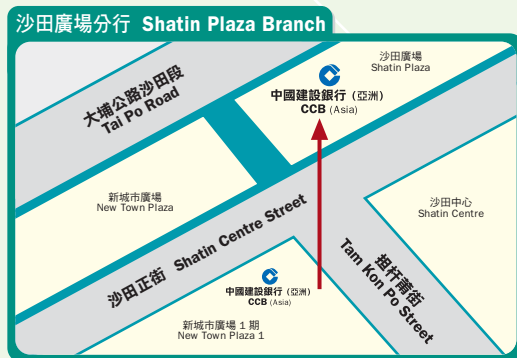
為配合本行業務發展及分行網絡重整，本行位於尖沙咀金馬倫道五十四號之尖沙咀金馬倫道分行及位於新城市廣場第一期二樓223號舖的沙田新城市廣場分行將分別於2009年5月23日及2009年6月27日起停止服務。

客戶請前往以下位於同區之分行繼續享用本行銀行服務：



Corresponding to our business development and branch network reorganization, our Tsimshatsui Cameron Road Branch at 54 Cameron Road and Shatin New Town Plaza Branch at Shop 223, Level 2 New Town Plaza 1 will stop service on May 23, 2009 and June 27, 2009, respectively.

Customers please proceed to the following two branches within the same districts for banking services:



重要通告 Important Notice

尖沙咀廣東道分行 Tsimshatsui Canton Road Branch

地址 Address

九龍尖沙咀廣東道六十八號
68 Canton Road,
Tsimshatsui, Kowloon.

電話 Telephone

(852) 3718 3680

沙田廣場分行 Shatin Plaza Branch

地址 Address

新界沙田廣場L1層5號舖
Shop 5, Level 1, Shatin Plaza,
Shatin, New Territories.

電話 Telephone

(852) 3718 3160

「網上商業銀行」推保安編碼器 Security Token for Online Commercial Banking

全新「網上商業銀行」保安編碼器經已推出，以取代「網上商業銀行」電子證書進行網上認證。電子證書將於二零零九年十二月後停止使用。由二零一零年起，客戶必須使用保安編碼器方可執行指定的轉賬服務。有關詳情，客戶將會另獲發專函通知。

為推行「網上商業銀行」保安編碼器進行網上雙重認證，本行已新增及/或修訂「戶口有關服務的條款和條件（商業戶口）」的部份內容。詳情請瀏覽 www.asia.ccb.com 或聯絡客戶經理。

The all new Security Token for Online Commercial Banking has been launched to replace e-cert for online authentication. The e-Cert will be phased out in December 2009. Beginning 2010, the use of Security Token is mandatory for customers performing designated banking transactions. Details will be provided to customers in a separate mail.

For the launch of Security Token, some clauses in our "Terms and Conditions For Accounts and Related Services (For Commercial)" are added and /or revised, please visit www.asia.ccb.com for details or contact your client manager.



馬鞍山分行現已投入服務 Ma On Shan Branch Now in Service

致力廣範推廣優質及穩健的銀行服務給尊貴的客戶，本行於今年內會繼續拓展業務及擴充分行網絡。今年首間新投入服務的分行位於馬鞍山。歡迎客戶光臨，讓我們進一步了解您的理財需要。

Dedicated to extensively introduce our quality and reliable banking services to valued customers, we're actively implementing our business development and network expansion plan. Opening first this year is our new Ma On Shan Branch. Customers are welcome to visit us and let us know your financial management needs.



馬鞍山分行 Ma On Shan Branch

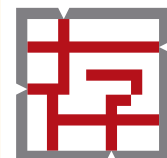
地址 Address

馬鞍山廣場L2層297號舖
Shop 297, Level 2,
Ma On Shan Plaza

電話 Telephone

(852) 3718 3560

披露不受存款保障計劃 / 存款擔保保障之存款產品 Disclosure of Deposit Products Not Eligible for Protection under the Deposit Protection Scheme / Deposit Guarantee



存款保障計劃
DEPOSIT
PROTECTION
SCHEME

存款保障計劃乃根據香港《存款保障計劃條例》（香港法例第581章）而設立，目的是為存款人提供存款保障及協助維持銀行體系的穩定性。

存款保障計劃於2006年9月25日起實施，為存放於持牌銀行（獲豁免參與存款保障計劃之金融機構除外）內的合資格存款提供每位存款人高達100,000港元的保障。

鑒於近期國際金融市場動盪及為鞏固存款人對香港銀行體系的信心而作出即時及防患之措施，財政司司長於2008年10月14日宣佈，參照現行的存款保障計劃的原則，運用外匯基金就存放於香港所有認可機構（包括有限牌照銀行、接受存款公司及持牌銀行）的客戶存款提供擔保（“存款擔保”）。存款擔保的有效期限直至2010年底，並適用於存放於香港認可機構，包括外資銀行香港分行，的港元及外幣存款。

作為存款保障計劃成員銀行，中國建設銀行（亞洲）股份有限公司（「本行」）必須遵從《存款保障計劃（計劃成員及受存保計劃保障的金融產品的申述）規則》（香港法例第581A章）（“該規則”）之披露要求。

Established under the Deposit Protection Scheme Ordinance (Cap. 581 of the Laws of Hong Kong), the Deposit Protection Scheme (hereinafter referred to as the "DPS") serves the purposes of protecting depositors and helping to maintain stability of the banking system in Hong Kong.

On September 25, 2006, the DPS was launched to offer protection for all eligible deposits taken by licensed banks (except for those financial institutions exempted from participating in the DPS), up to a limit of HKD100,000 per depositor.

On October 14, 2008, as a pre-emptive and precautionary measure to further strengthen public confidence in Hong Kong's banking system amidst the turbulence in the international financial markets, the Financial Secretary announced the use of the Exchange Fund to guarantee (the "Deposit Guarantee") the repayment of all customer deposits held with all authorized institutions (collectively the "AIs" in Hong Kong including restricted license banks, deposit-taking companies as well as licensed banks, following the principles of the DPS. The Deposit Guarantee extends to the end of 2010 and applies to all Hong Kong-dollar and foreign currency deposits held with AIs in Hong Kong, including those held with Hong Kong branches of overseas institutions.

As a DPS member bank, China Construction Bank (Asia) (the "Bank") is required to comply with disclosure requirements under the Deposit Protection Scheme (Representation on Scheme Membership and Protection of Financial Products under Scheme) Rules (Cap. 581A) (the "Rules").

本行現根據該規則及香港存款保障委員會所發出之指引就有關披露規則，通知客戶本行之下列存款產品並非受保障存款，並不受到存款擔保所保護及並不列入存款保障計劃的保護範圍：

- 外幣掛鈎存款
- 抵押存款（抵押予本行的存款以獲取信貸服務，例如貸款、外匯孖展及透支）
- 不記名票據（如不記名存款證）

We, pursuant to the Rules and the guidance notes issued by the Hong Kong Deposit Protection Board, hereby inform our customers that the following deposit products of the Bank are not protected deposits and are not protected by the Deposit Guarantee and Deposit Protection Scheme in Hong Kong:

- **FX Linked Deposit**
- **Pledged Deposit (deposits pledged to the Bank for the purpose of obtaining a credit facility such as loans, FX Margin and overdraft)**
- **Bearer Instrument (such as bearer certificates of deposit)**

如欲查詢存款保障計劃詳情，請致電本行「查詢熱線」277 95533。

For details of the Deposit Protection Scheme, please contact our Enquiry Hotline at 277 95533.

本通訊內之服務及優惠詳情、條款及細則，請參閱有關宣傳單張或聯絡本行職員。

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

若您不願意被列入本行及/或本行附屬公司之郵寄名單內，獲取本行及/或本行附屬公司之有關資料、最新服務、產品、優惠及/或其他有用資料，請以書面致函（香港郵政總局信箱133號）或傳真（傳真號碼：3718 2248）通知本行。

If you do not wish to receive from us and/or our affiliates information in relation to ourselves and/or our affiliates, new services, products and/or special offers we and/or our affiliates provide and/or other useful information, please inform us in writing via mail (G.P.O. Box 133, Hong Kong) or fax (Fax no.: 3718 2248).

「客戶」享用「優惠」作為權益全屬個人意願及接受所有有關「服務」之條款及條件。本行不提供有關「產品」及「服務」的質素保證。「客戶」明確放棄因享用「服務」而產生對「銀行」的一切可能索償。

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.

© 版權所有，不得轉載。中國建設銀行（亞洲）股份有限公司

© Copyright. All rights reserved. China Construction Bank (Asia) Corporation Limited

客戶聯絡 Contact Us

「電話銀行」服務 Bank By Phone:
277 95533

客戶意見熱線 Customer Comments Hotline:
2903 8345

網址 Web site:
www.asia.ccb.com

「貴賓晉裕」財富管理中心
Premier Select Center:

中環 Central 3718 3760
尖沙咀 Tsimshatsui 3718 3737
銅鑼灣 Causeway Bay 3718 3780

分行 Branches:

港島 HONG KONG

中環 Central 2844 7016
中環德輔道中 Central Des Voeux Road 2851 6611
銅鑼灣渣甸街 Causeway Bay Jardine's Bazaar 3718 3520
銅鑼灣廣場 Causeway Bay Plaza 2838 2384
跑馬地 Happy Valley 2892 7488
灣仔軒尼詩道 Wanchai Hennessy Road 2511 3283
灣仔皇后大道東 Wanchai Queen's Road East 3718 3668
北角 North Point 3718 3500
上環 Sheung Wan 2859 9588
西環 Sai Wan 3718 3640
鰂魚涌 Quarry Bay 3718 2518
香港仔 Aberdeen 3718 3155

九龍 KOWLOON

尖沙咀堪富利士道 Tsimshatsui Humphreys Avenue 2270 8660
尖沙咀廣東道 Tsimshatsui Canton Road 3718 3680
旺角彌敦道 Mongkok Nathan Road 2380 2292
旺角聯合廣場 Mongkok Allied Plaza 2787 3390
油麻地 Yaumati 2770 0996
觀塘 Kwun Tong 2372 8500
美孚 Mei Foo 3510 7800
長沙灣 Cheung Sha Wan 3718 3600
紅磡黃埔 Hungghom Whampoa 3718 3180

新界 NEW TERRITORIES

荃灣 Tsuen Wan 2439 7878
沙田新城市廣場 Shatin New Town Plaza 2601 8300
沙田廣場 Shatin Plaza 3718 3160
馬鞍山 Ma On Shan 3718 3560
將軍澳 Tseung Kwan O 3718 3120
屯門 Tuen Mun 3718 3118
元朗 Yuen Long 3718 3543
上水 Sheung Shui 3718 3620