

CCB (Asia) Private Wealth Customer Referral Promotion

Share to enjoy the privileges

From April 1, 2026 to September 30, 2026, existing CCB (Asia) Private Banking customers/ Personal Banking customers/ Credit Card customers who successfully refer eligible customers to join as new Private Wealth customers can enjoy a reward of **HK\$3,888** for each referral! Refer friends and family members to experience the unique and professional services of CCB (Asia) Private Wealth now!

Customer Referral Reward

For each successful referral of the following eligible customers:

- ◆ For each successful referral of new customers¹ who join Private Wealth and fulfill designated requirements² with Assets Under Management maintained in the amount designated below, the referrer can enjoy the following **cash reward**:

Assets Under Management	Cash Reward
HK\$8,000,000 equivalent or above	HK\$3,888 

Simple Steps for Referral

Simply fill in the **Referral Application Form** and submit it to CCB (Asia) **Private Wealth Center** for account opening. Our dedicated relationship managers will follow up on the referral process. It's that easy and convenient!

Remarks:

- 1 New customers must not have maintained any account or any banking products or services in sole name or joint name (excluding credit card accounts) with the Bank in the past 12 months from the date of joining CCB (Asia) Private Wealth and opening the Designated Bank Account.
- 2 New customer must become a Private Wealth customer of the Bank (the required minimum amount of the Assets Under Management is HK\$8,000,000 or equivalent) and open a HKD Savings or Checking account on the date of joining Private Wealth.

The above Cash Reward is limited and is granted on a first-come-first-served basis. The offer is bound by related terms and conditions. Please refer to the terms and conditions or contact our staff for details.



Terms and Conditions for CCB (Asia) Private Wealth Customer Referral Promotion (the “Promotion”)

A. General Terms and Conditions

- The promotion period of the Promotion is from April 1, 2026 to September 30, 2026 (both dates inclusive) (“Promotion Period”).
- A referrer must be an existing Private Banking customer/ Personal Banking customer/ Credit Card customer (collectively referred to as “Referrer”) of China Construction Bank (Asia) Corporation Limited (the “Bank”), and must not be a staff of the Bank or the staff of the subsidiary companies of China Construction Bank.
- The Referee must fulfill the following criteria:
A new customer who did not maintain any account or any banking product or service in sole name or joint name (excluding credit card accounts) with the Bank in the past 12 months from the date of joining CCB (Asia) Private Wealth and opening the Designated Bank Account, and must not be a staff of the Bank or the staff of the subsidiary companies of China Construction Bank.
- The Referrer will be entitled to enjoy the Referral Reward as specified under Section B below, provided that the following requirements are fulfilled:
 - The Referrer must successfully refer the above-mentioned eligible customer (“Referee”) to join CCB (Asia) Private Wealth within the Promotion Period and open a HKD Checking/ Savings account (“Designated Bank Account”) on or before September 30, 2026; and
 - The Referral Application Form must be filled in by the Referee and successfully submitted to the Private Wealth Center of the Bank within the Promotion Period; and
 - The Referee must maintain the Private Wealth customer status (the required minimum amount of the Assets Under Management is HK\$8,000,000 or equivalent) and maintain a Designated Bank Account at the time that the Referral Reward are credited to the Referrer.
- The “Assets Under Management” is defined as following:
 - The Customer's Assets Under Management shall be calculated by the Bank in accordance with:
 - the Customer's deposit balances in all deposit accounts at the Bank held in the Customer's sole name, and in any such account at the Bank held jointly by the Customer with any other person(s) (excluding the balance of dedicated investment account for Wealth Management Connect North-bound Scheme maintained with CCB in Mainland); and
 - the Customer's investment balance which shall be calculated with reference to the balance in any investment account at the Bank in the Customer's sole name, and in any such account at the Bank held jointly by the Customer with any other person(s); and
 - The value of total premium paid or cash value/policy value as provided by licensed insurance broker companies introduced or referred by the Bank (collectively referred to as “Insurance Brokers”) on a regular basis, whichever is higher, of the insurance purchased plan(s) purchased through the Insurance Brokers (“Insurance Balance”), and regarding the Insurance Balance, Insurance Broker's record shall prevail, the Bank takes no responsibility to its accuracy or completeness, and disclaims any liability for any loss arising from or in reliance of such Insurance Balance; less
 - any of the Customer's temporary overdrafts that remain unpaid.
 - For the purpose of this promotion program, the Customer hereby consents to and authorizes the Bank to obtain necessary information/documents in relation to the Insurance Balance from the Insurance Brokers without prior notice to the Customer.
 - There may be time lag before the balance of certain investment transactions and the Insurance Balance will be included in the Assets Under Management, due to the processing time required and therefore may affect the Assets Under Management. In such circumstances, the Bank has the absolute sole discretion to determine the investment balance and the Insurance Balance.
- Referrer to be eligible for Referral Reward, Referrer and Referee must provide an accurate name (must be same as the identification document) and mobile phone number (must be same as the Bank's record) on the “CCB (Asia) Private Wealth Customer Referral Promotion – Referral Application Form”. By providing relevant information to the Bank, the Referrer and the Referee agree to be bound by the relevant terms and conditions.
- Referrer and Referee cannot refer each other. The Referrer and the Referee cannot be the same person. If the Referee joins Private Wealth and opens a Designated Bank Account under joint name with the Bank, the Referrer is eligible for the Referral Reward once only. If the Referrer is one of the account holders of a new Designated Bank Account and Private Wealth Service account under joint name, he/ she is not eligible for the Referral Reward.
- The Promotion cannot be used in conjunction with other referral promotion offers of the Bank, the Bank reserves the right to grant partial or all of offers entitled by the customer.
- The Bank reserves the right to contact the Referrer to verify the Referrer information. The information is only used for confirming the eligibility of reward entitlement.
- Customer is also bound by relevant terms and conditions for the banking products and services under the Promotion. Please refer to the relevant promotional materials or visit the official website of the Bank or contact our staff for details. In the event of any inconsistency between these Terms and Conditions and the relevant terms and conditions for banking products and service, the Terms and Conditions of this Promotion shall prevail.
- The Bank reserves the right to revise these Terms and Conditions, withdraw or vary the offers at any time without prior notice.
- 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.

B. Referral Reward

- Subject to the clauses specified under Section A above, the Referrer who successfully refers Referee to join the Bank's Private Wealth and open a Designated Bank Account; and the Referee must maintain the designated Assets Under Management below during the Private Wealth Account Opening Month and at the timing of crediting Referral Reward (“Cash Reward”), the Referrer can enjoy the Cash Reward as stated in the table below:

Assets Under Management	Cash Reward
HK\$8,000,000 equivalent or above	HK\$3,888

- The above Cash Reward are limited and are granted on a first-come-first-served basis.
- Each Referee can only be referred once. If the Referee is referred by more than one Referrer, the Cash Reward will be given to the first Referrer who successfully submitted the application form.
- The Cash Reward will be credited directly to the Referrer's recently opened and valid HKD Savings/ Checking Account with the Bank according to the time schedule below. Referrers and Referees must also fulfill the conditions of the Promotion as specified under Section A above at the time of receipt of the Referral Reward. Otherwise, the Referral Reward will be forfeited and will not be provided to the Referrer through any other means.

Account Opening Date	Date of Crediting the Cash Reward
April 1, 2026 to September 30, 2026	On or before November 30, 2026

建行（亞洲）「私人財富」客戶推薦計劃 – 推薦申請表

CCB (Asia) Private Wealth Customer Referral Promotion – Referral Application Form

接受推薦人邀請後，被推薦客戶

請以英文正楷填寫此表格

After accepting the invitation by Referrer,

Referee please complete this form in

English BLOCK LETTERS



中国建设银行(亞洲)
China Construction Bank (Asia)

PRIVATE WEALTH 私人財富

回覆方法 Reply Method:

1. 推薦人可填妥個人資料並將此表格交於被推薦客戶
2. 被推薦客戶填寫有關資料及簽署確認
3. 被推薦客戶帶同表格到建行（亞洲）私人財富中心
辦理手續
(地址：香港中環干諾道中3號中國建設銀行大廈3樓)

1. Referrer fills in personal information and passes this form to Referee
2. Referee fills in the information and signs on the form as confirmation
3. Referee submits the completed form to CCB (Asia) Private Wealth Center
for handling
(Address: 3/F, CCB Tower, 3 Connaught Road Central, Central, Hong Kong)

推薦人資料 Referrer's Information:

姓名 Name:

(須與身份證明文件相同)
(must be same as the identification document)

手提電話號碼 Mobile No.:

(須與本行記錄相同)
(must be same as the Bank's record)

被推薦客戶資料 Referee's Information:

姓名:

Name:

(須與身份證明文件相同)

(must be same as the identification document)

手提電話號碼 Mobile No.:

(須與稍後開立戶口時之記錄相同)
(must be same as the record to be provided later
during account opening)

電郵地址 Email:

(可選填 Optional)

☒ 被推薦客戶確認選用建行（亞洲）之「私人財富」服務：
Referee hereby confirms to select CCB (Asia) Private Wealth Service:

本人確認本人已細閱並同意受本推廣優惠的條款及細則及銀行網頁上之有關個人資料（私隱）條款之客戶通告所約束。本人亦確認由以上推薦人推薦申請以上之服務，並明白銀行將向合資格推薦人提供推薦獎賞。

I confirm that I have read and agreed to be bound by the Terms and Conditions of the program and Notice to Customers Relating to the Personal Data (Privacy) Ordinance in the Bank's website. I also confirm the referral of the above banking service from the above Referrer and understand that the Bank will offer a Referral Reward to eligible Referrer.

被推薦客戶簽署：

Referee's Signature: _____

申請日期：

Application Date: _____

註：

- 推薦人及被推薦客戶提供有關資料予本行即表示已接受相關條款及細則。
- 本行保留權利聯絡推薦人以核實推薦人資料，有關資料僅會作確認登記及獎賞獲享資格之用。

Notes:

- By providing relevant information to the Bank, the Referrer and the Referee agree to be bound by the relevant terms and conditions.
- The Bank reserves the right to contact the Referrer to verify the Referrer information. The information is only used for confirming the registration and the eligibility of reward entitlement.

For Bank Use Only

Referred to Private Wealth

Customer Number "CIF" of Referrer

Customer Number "CIF" of Referee