

Terms and Conditions for USD Time Deposit & Checking/ Savings Deposit Bundled Offer (“Promotion”)

A. General Terms and Conditions

1. The promotion period is from March 2, 2026 to March 31, 2026 (both dates inclusive) (“**Promotion Period**”).
2. China Construction Bank (Asia) Corporation Limited (the “**Bank**”) reserves the right to vary, suspend and terminate the Promotion and to vary or modify any of these Terms and Conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
3. The Promotion is only applicable to personal banking customers of the Bank, but not applicable to Private Wealth and Private Banking customers, the corporate customers, Commercial Banking customers, Capital Investment Entrant Scheme customers of the Bank. For joint accounts, only the primary account holder will be entitled to the offer and qualified as Eligible Customer (“**Eligible Customer(s)**”). The Bank reserves the right to determine the eligibility of the customers for this Promotion.
4. Eligible Customers are also bound by relevant terms and conditions for the banking products and services. Please refer to the relevant promotional materials, 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 the banking products and service, these Terms and Conditions of the Promotion shall prevail.
5. 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. Offer Details

6. During the Promotion Period, Eligible Customers who fulfill the following requirements by visiting our branches with designated USD deposits (as defined in clause 7 and 8) ranging from US\$100,000 to US\$2,000,000, can enjoy **3-month USD preferential time deposit interest rate 7.38%(p.a.)***:
- i. Place a 3-month USD Time Deposit (“**Time Deposit**”) and simultaneously deposit the same amount or more into USD Checking/ Savings Account or Multi-Currency Statement Savings Account (“**Savings Deposit**”), which the account must be held under identical ownership name(s) as the Time Deposit account (For joint accounts, both the account name and the signing arrangement must be identical as well); and,
 - ii. The Savings Deposit amount mentioned in clause 6.i. must be retained until the Time Deposit maturity date.

*The interest rates are quoted as of February 25, 2026 and is for reference only and subject to change from time to time. Please visit the Bank's website or contact our staff for details.

7. Designated USD deposits include:
- i. New Funds (as defined in clause 8); or
 - ii. Exchanged USD funds within 3 Business Days prior to the Time Deposit set up date (including the Time Deposit set up date) via Mobile Banking, Online Banking, customers visiting our branches.
8. “**New Funds**” refers to the incremental balance when comparing the latest Total Deposit Balance with the day end Total Deposit Balance as of 3 calendar days ago (T-3 day), after deduction of the sum of principal amount (if applicable) which has been entitled to new fund offer of Time Deposit within the latest 3 calendar days (T day, T-1 day and T-2 day), where T day is today:
- a. Total Deposit Balance refers to the available balance of all deposit accounts, including Savings Accounts and/or Checking Accounts and Time Deposits of Hong Kong Dollar and foreign currencies (whether accounts in sole name or as primary holder of joint name accounts).
 - b. The Bank reserves the right of final decision should there be any dispute in the definition of New Funds.

Notes: Eligible New Fund Balance affected by individual factors, mainly include 1) the check deposit cut off time on the check deposit day and 2) public holiday, long weekend and the day fall into typhoon. Please refer to the detail and examples on the time deposit product page on our website or contact our bank staff for more details.

9. The Bank reserves the right to charge for the handling fee[#] in case clause 6 is violated.
[#]Handling fee = Time Deposit Principal x 3.5% x No. of Days of full tenor in 3 months / 360.
10. Any withdrawal or partial withdrawal of a time deposit prior to maturity of the time deposit without sufficient prior notice shall only be permitted at the discretion of the Bank. The Bank

may levy a charge and/or forfeit the interest accrued on the time deposit in whole or in part in such instances.

11. The Promotion is not applicable to Time Deposit renewals, including Renewal (Principal and Interest), Renewal (Renew Principal Only), Renewal (Change Principal Amount) and Renewal (Change Tenor).
12. If the maturity date of the time deposit period falls on a day which is not a Business Day (as defined below), the maturity date of the time deposit and / or the automatic roll-over instruction of the time deposit will be deferred to the following Business Day without prior notice. The Bank will not be responsible to any person for the deferral of the time deposit maturity date and/or the automatic roll-over instruction. "Business Day" means a day on which the Bank is open for business in Hong Kong, but excluding Saturdays, Sundays, public holidays and the day which the Bank is unable to open for business due to extreme weather or sudden event.
13. If a Typhoon No. 8 or above signal or a black rainstorm warning is hoisted on the (i) time deposit set-up date or maturity date with renewal instruction, the instruction will be processed on the next business day; (ii) maturity date with non-renewal instruction, the matured deposits will be credited into the designated account on the maturity date. The prevailing deposit rate and exchange rate on the time deposit set-up date or renewal date (at such time as the Bank determines) will apply.

Risk Disclosure

Currency Exchange

Currency exchange involves bid-ask spread.

Exchange Rate Risk

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 force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly. The fluctuations in the exchange rate of a foreign currency may result in losses in the event that you convert HKD to any foreign currency or vice versa.